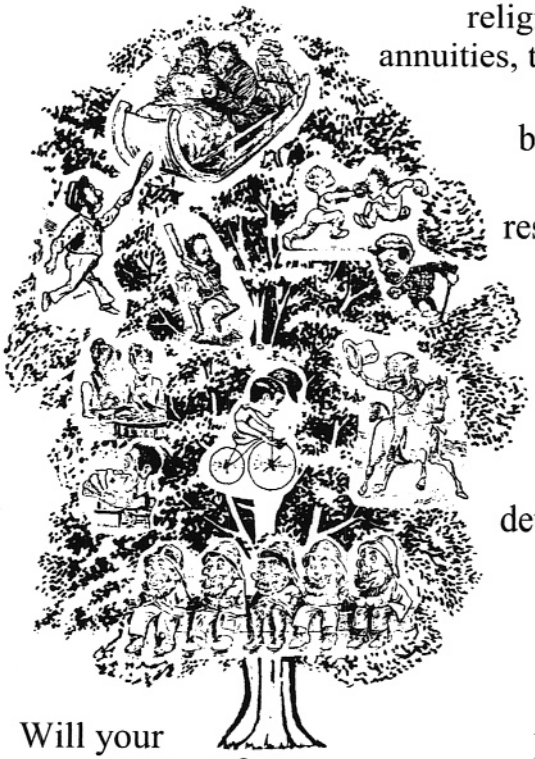
RESEARCHING ENGLISH LISTS, ELECTORAL, ANNUITIES, BUSINESS & INSURANCE RECORDS

by Dr. Penelope Christensen

Discussions on how electoral records, religious & loyalty lists, annuities, tontines, insurance, friendly society, & business records can assist in your research. Emphasis is on understanding the original purpose & their usefulness to family historians, including practical details of availability, accessibility and usage.



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Researching English Lists, Electoral, Annuities, Business and Insurance Records
ISBN: 1-897220-00-6

Printed in Canada
March, 2007

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PREFACE

The diligent family historian will achieve success by repeatedly asking themselves *What did my ancestor do that would have caused a record to be made?* This volume concerns a wide variety of lists and other records of such day-to-day happenings. It is unwise to dismiss lists where only names and no other information are given since almost invariably the name is associated with a date and a place. These three parameters may be primary information, and can often be used together with other primary or secondary sources to positively identify an individual (Webb 1984). The value of lists of names is enhanced where there is a series of the same or different types of them for one area. A timeline of the lists and records discussed in this book and others in the series is given at the end of the text.

Records of eligibility for voting and the electoral process are dealt with first. and then a variety of lists made for religious, loyalty, administration and other purposes are considered. Next come the records concerning provisions for old age and calamities, such as annuities, tontines, insurance policies and friendly societies. Finally there is an introduction to business records. The author describes what records exist, their usefulness to the family historian, and some practical details on how to find and utilize them. Some family historians will be able to visit the archives, libraries, and other offices where the original documents are held.

The first section on *Gateways to English Archives & Libraries* guides the researcher, and other helpful references are by Gibson & Peskett, and Cole & Church. Most researchers, however, will be restricted to electronic means, the postal system and the use of their local LDS Family History Center. The Church of Jesus Christ of Latter-day Saints has established the most important genealogical library system in the world to assist its members, and others, to identify their ancestors. Since the 1930s they have been microfilming national and local, civil and religious, records all over the world. The master copies of these films are protected from the elements and natural disasters in deep vaults carved out of the granite mountains near Salt Lake City, Utah. The Family History Library™ in Salt Lake City houses the collection of films, fiches, papers and books and is open to the public. In addition, a network of over 4,000 branches, called Family History Centers (FHCs) operates world wide through the generosity of LDS church members. The FHLC (Family History Library Catalogue) is available on the LDS website at **www.familysearch.org** where it is updated daily.

Use of FHC facilities, which include dozens of indexes essential for research, is free. Patrons may borrow microforms (films or fiches) of most original documents and books held in Salt Lake City at their local FHC for a nominal fee, which covers postage and duplication. The reader is advised to consult *Research at Family History Centers*, 5th edition 2004, in this series of Heritage Productions books, for details on how to use the indexes, computer facilities, and other procedures at the FHCs. All genealogists are most

grateful to the Church of Jesus Christ of Latter-day Saints (the Mormons) for extending the privilege of access to their collection to everyone.

Many of the records quoted in this book are available on either film or fiche. When a film is mentioned it means one available through a FHC. It is necessary to order these by means of their 7-digit LDS, or more properly GSU (Genealogical Society of Utah), number. Since there are now over two and a half million films available for loan, film numbers start with 0, 1 or 2.

Some of the categories of records mentioned here are on long series of films or fiches, and the titles may be confusing. To assist the reader in finding the whole series on the FHLC I have indicated the starting film number of the series. By asking for a Film/Fiche (Number) Search and typing in this number the whole series will come up on the screen.

Fiche numbers always start with a 6 and are followed in the present book by a number in parentheses indicating the number of fiches in that set, for example 6026374 (11). Sometimes there is a series of fiche sets and the total number of fiches is then quoted, for example 6020392-411 (21).

When ordering fiches in to a Family History Center it is essential to note this quantity from the FHLC as you are charged per fiche. All fiches stay at the Family History Center that ordered them, they are not returned to Salt Lake City.

Kindly note that an asterix* after the microform number indicates *No circulation to Family History Centers* but that doesn't preclude getting photocopies of selected pages by using the *Request for Photocopies Form* #31768. This is an indispensable method for obtaining inexpensive copies of documents and the form can be downloaded from **www.familysearch.org**.

Details and examples of how to order and use microforms, and details and examples of using the Request for Photocopies form are given in the author's companion publications *Let's Get Organized* and *Research at Family History Centers*.

Information is also given on how to get pertinent information from huge sets of fiches that are beyond the researcher's budget. Please note that from 2002 the charge is now $2 U.S. per page with a minimum order of $4.

Gateways to English Archives & Libraries

The National Archives (TNA)

http://www.nationalarchives.gov.uk

The National Archives covers England, Wales and the United Kingdom and was formed in April 2003 by bringing together the *Public Record Office* (PRO) and the *Historical Manuscripts Commission* (HMC, formerly the *Royal Commission on Historical Manuscripts*). The main portals of entry to TNA are:

ARCHON

http://www.archon.nationalarchives.gov.uk/archon/
Directory of archives maintained at TNA.

DocumentsOnline

http://www.documentsonline.nationalarchives.gov.uk/ is the TNA indexes (free) and images (for a fee).

MDR = Manorial Documents Register

http://www.mdr.nationalarchives.gov.uk/mdr/
This identifies the location of manorial records. The MDR is partially computerized—Wales, Hampshire including the Isle of Wight, Middlesex, Norfolk, Surrey and the three Ridings of Yorkshire are available online so far.

NRA = National Register of Archives

http://www.nra.nationalarchives.gov.uk/nra/

The NRA contains information on the nature and location of manuscripts and historical records that relate to British history. It contains about 200,000 lists and catalogues of manuscript collections.

PROCAT = TNA Catalogue

http://www.catalogue.nationalarchives.gov.uk/default.asp

Other Major Archives & Libraries

A2A = Access to Archives

http://www.a2a.org.uk

English strand of the UK archives network. Directs researcher to about 350 archives and their catalogues.

BL = British Library

http://www.bl.uk

The national library, includes Oriental/India Office, & newspaper collections at Colindale.

Familia

http://www.familia.org.uk

Guide to genealogical resources in public libraries in UK and Ireland.

ONS = Office of National Statistics

http://www.gro.gov.uk/gro/content/

Government office that administers census and civil registration. They retain census under 100 years old, and all BMDs back to 1837 (although some may be declared historic soon !)

Archives Hub
http://www.archiveshub.ac.uk/first.shtml
Provides access to descriptions of archival collections in universities and colleges.

Copyright Libraries

Copyright has been obtainable by registration with the Stationers Company at Stationers Hall in London, from 1554 until 1924. A fee had to be paid and free copies of each publication presented to the *copyright libraries*. By 1801 there were 11 of these but the number was reduced to five in 1836 with another added in 1911, and they now comprise:

- *British Library*
- *Bodleian Library in Oxford*
- *Cambridge University Library*
- *National Library of Scotland*
- *Trinity College in Dublin*
- *National Library of Wales (from 1911)*

Note that the National Archives (TNA) is not on this list. In theory each copyright library should have a copy of every publication but there was widespread evasion of the procedure because of the cost of registration and provision of the complimentary copies. Further information about the procedures can be found in TNA research guide D45.

Sound advice regarding the use of archives and libraries can be found in Emmison, Lumas, and Raymond (2001).

ELECTORAL RECORDS

Some history of the various franchises is given here in order to understand the four main kinds of electoral records—*freeholders lists, burgess rolls, poll books* and *electoral registers*. Chart 1 elucidates the meanings of some words found in the documents.

Chart 1: Election Definitions

Electioneer	*One who busies himself in political elections*
Electioner	*Person qualified to election to a parochial office by virtue of his holding in the parish*
Elector	*Voter; one who has the franchise; one who has right of election, especially of Members of Parliament.*
Electoral or Electors Register or Roll	*The older term for voters list or register*
Electorate	*Body of electors or voters*
Free vote	*Secret ballot*
Voters list or register	*A more colloquial, modern term for Electoral Register or Roll*

The Poor Law Franchise

By *Gilbert's Act of 1782* the election of *guardians of the poor* (in the few places that had them then) was given only to owners or occupiers of premises assessed at £5 or more. Some areas had less than ten people in this category and this restriction did not apply there.

Unions for most parishes were created in the *New Poor Law 1834*, and the *guardians* were elected by all owners of land and ratepayers rated for one year, in their respective parish unions. The number of votes varied according to their poor rate assessment.

The *Public Health Act 1848* required local public health boards to be elected by all landowners and ratepayers. Again, the number of votes varied according to their poor rate assessment. Members of the boards had to live in the area or within seven miles. In boroughs the councils acted as the boards.

The Local Government Franchise

Local government enfranchisement was more comprehensive, earlier, than that for parliament. The most important forms of local government were:

✧ Vestries

This was the most common form of local administration until well into the 19th century and could be either:

- **An open vestry** at which all male ratepayers could speak and vote. From 1818 each ratepayer had

between one and six votes depending on the amount he paid in poor rates. From 1819 it was possible for a small *representative vestry* or *poor law committee* to be appointed which generally consisted of the incumbent, churchwardens, overseers and some of the wealthier parishioners.
or;

- **A select vestry** whose members were few and nominated by Parliamentary Act or co-opted, with no participation of ratepayers. By an Act of 1831 the *select vestry* could be chosen by the ratepayers, each one who had paid rates for one year having one vote for each vacancy. One third of this kind of select vestry retired each year.

Municipal Corporations

Most boroughs had, until 1835, obtained their status by charter, which gave them various rights such as:

- To levy a toll at the town market.
- To send a representative to the House of Commons.
- To hold a court dealing with civil and some lesser criminal matters.

The administering body, which may have been called by various names, perpetuated itself without public elections. Shelagh Bond describes the records, called *hall books*, of the borough of New Windsor 1653-1725 which are typical of any small borough.

The reform of the franchise for municipal elections came in 1835 and was similar to that of the 1832

Reform Act for Parliamentary elections (see below). Now, any man could vote who had:

- Occupied a property in the parish as owner or tenant for 2 ½ years, or
- Paid poor rates, or
- Lived within seven miles of the borough for the previous six months.

Town councillors in the 178 boroughs affected were now to be elected for a maximum three-year term, although aldermen could serve for six years. Women with the necessary property qualifications and who paid rates could vote in local elections from 1869.

Metropolitan Board of Works (MBW)

In 1855 an overall local authority for London, the *Metropolitan Board of Works*, was established, mostly from nominations from the vestries. Underneath the MBW, *district boards* were set up and their membership elected by the vestries.

✧ County Councils & County Borough Councils

In 1888 elected county councils, as well as councils for towns with a population over 50,000 (*County Boroughs*) were organized. These took over the administrative responsibilities of the *county quarter sessions* and appointed their own medical officers. County councils were given further powers:

- Housing and planning from 1890.
- Elementary and secondary education from 1902.

However, outside the county boroughs public health was administered by urban and rural sanitary authorities. The records of these bodies are in local record offices, and county councils and county borough councils were abolished in 1974.

Local Government outside London

In 1894 the civil functions of vestries outside London were transferred to new *parish councils* (*parish meetings* in rural areas); and urban and rural sanitary authorities became *rural* and *urban district councils*. All county and parliamentary electors were given one vote each and any electors, including women who had been resident for 12 months, were eligible for election.

Another local government Act of 1899 converted the London vestries into *borough councils*, with aldermen being co-opted by councillors. Women were not allowed to be councillors until 1907. A common franchise for county councils, boroughs, parishes and urban and district councils was established in the *Representation of the People Act 1918*.

Burial Board Franchise

The election of burial boards by vestries commenced in 1852 in London, and 1853 elsewhere. Board members had to be ratepayers.

School Board Franchise

The *Education Act 1870* required the election of school boards by:

- All burgesses in boroughs.
- All parishioners rated for one year in London.
- All ratepayers elsewhere.

The system was unusual in that each voter had one vote for each vacancy but he could choose to cast all his votes for one candidate.

For further details on local government and its elections see Richardson.

The Parliamentary Franchise

Before the 1832 Reform Act the House of Commons consisted of:

✶ Burgesses elected by towns, with the franchise depending upon the borough's customs and its charter. There were some boroughs in which all householders (known as *potwallers* or *potwallopers* i.e. anyone occupying a room with a fireplace at

which they cooked their own food) had the right to vote, but in others only a few, such as freemen, had this right. There were a large number of *rotten boroughs*, whose population had declined dramatically but who still returned members to parliament. Many of them were controlled by a single landowner who bribed his constituents well, and were much resented by the growing industrial towns, especially in the north, that had very scant representation. An example is the town of Weymouth and Melcombe Regis in Dorset. In had fewer than 3,000 inhabitants in the 1760s yet returned four MPs. Reeves describes the situation in the rotten borough (and Cinque Port) of New Romney, Kent.

- Knights of the shire elected by counties. This meant that large tenant farmers in the counties did not have the right to vote.

- Representatives elected by Oxford and Cambridge and, from 1867, London universities.

A research enquiry concerning *election bobbins* led me to find that both Northampton and Bedford, centres of lace-making, were *potwalloper boroughs* where all adult men (approximately 60%) not receiving alms or poor relief had the vote before 1832. Many would have been husbands of lace-makers and distribution of free bobbins, with suitable slogans of-course, was a popular way of gaining publicity. There is a bone bobbin inscribed *Vote for Althorp* in the Abington Museum, Northampton—John Charles Spencer, Viscount Althorp held the seat for Northampton from 1806-1832.

The *Representation of the People Act* (*RPA*, but usually called the *Reform Act*) *of 1832* largely corrected the geographical imbalance of seats but the majority of voters were still forty-shilling freeholders. Of the rotten boroughs 56 were disenfranchised and 30 reduced to one member only, whilst 22 new boroughs were created to send two members and 20 to send one member. Gibson & Rogers *Poll Books* has a map of pre- and post-1832 parliamentary representation as well as a list of general elections from 1715-1874, and there is interesting discussion by them and Herber. The *rotten borough* of Weymouth and Melcombe Regis was reduced to two MPs in 1832 and in 1885 the town was merged into a county constituency (White).

The *Representation of the People Act 1867* extended the franchise to over two and a half million men by reducing the property qualifications (Chart 2) including the new *£10 householders*. In addition some 45 constituencies were redistributed.
The *Representation of the People Act 1884* gave a further one and half million men the vote by reducing the qualification in the counties to be similar to that in towns. The next year a separate measure equalized the ratio of population to representation throughout the country.

Chart 2: The Parliamentary Franchise

Date	Extension of the Parliamentary Franchise
1429	About 1 in 10 adult males could vote, with different qualifications in counties, boroughs and universities. In counties, it was freehold estate worth,(that is the value to the owner if he leased it to a tenant), 40 shillings or more a year.
1832	*In counties:* (a) 40 shilling-freeholders (b) Men having a life interest in, or occupation of, property worth £2-£5 a year. (c) Holders of land worth at least £10 (d) Tenant occupiers paying rent of £50 a year or more. *In boroughs:* Owners or tenants of buildings worth at least £10 a year if they had 12 months residence and had paid their poor rates and assessed taxes. About 1 in 7 adult males could now vote.
1867	Large reduction of property qualification in boroughs and counties e.g. to land holdings worth £5; and men over 21 who occupied as owner or tenant for 12 months a separate dwelling (with no regard to value), or lodgings of £10 unfurnished value. About 1 in 3 adult men could not vote.
1884	Further reduction of property qualification, affecting especially rural areas. About 4 out of 5 men allowed to vote, although Gibson & Rogers estimate that only 60% actually registered.
1918	All men over 21 with 6 month's residence, and women over 30 who were occupiers in their own right or married to men entitled to a local government vote. About 6 million women, roughly 60% of them, now qualified to vote.
1918-1919	Soldiers and sailors age 19 and 20 were given the right to vote in these 2 years.
1928	All women aged 21 and over could now vote.
1945	All those registered for Parliamentary elections became able to vote in local elections.
1969	Everyone aged 18 and over.

The *Representation of the People Act 1918* gave the vote to any man over 21 who could prove six month's residence, regardless of value of rent etc. Many women over 30 were enfranchised, and plural voting, which gave as many votes to a man as he had residences in different constituencies, was abolished almost completely. Curiously, the university franchise was extended to graduates of all universities, in addition to their residential vote. The receipt of poor law relief no longer disqualified a person from voting. There were also some reforms in registration procedures and transference of responsibility to the Clerk of the borough or county, as well as having the polls open for one day only. The *Equal Franchise Act 1928* gave women the same voting rights as men, and the 1948 *Representation of the People Act* abolished both the university vote and the city of London constituency so everyone had only one vote.

There were also those who were disqualified from voting at various times, such as:

- Aliens, unless naturalized since 1870.
- Anyone convicted of election bribery, for five years thereafter.
- Commissioners and most collectors of government revenues before 1918.
- Election agents and others paid to help at elections until 1918.
- Felons i.e. anyone serving a prison sentence.
- Idiots.
- Lunatics, although not if in a temporary period of lucidity.
- Many customs & excise officers (until 1918).

- Peers of the realm (for parliament as, until very recently, they were entitled to sit in the House of Lords). Peeresses were qualified from 1918-1963.
- Perjurors.
- Police serving and for six months thereafter (until 1887).
- Postmasters (until 1918).
- Those receiving public alms, their spouses and children until 1918.
- Those whose names have been omitted from the register.
- World War I conscientious objectors 1918-1923.

Early Electoral Records

Freeholders (Jury) Lists

From 1696 rural vestries and urban corporations had to send to their county *clerk of the peace* lists of those eligible for jury service. These were men aged 21-70 who owned freehold land worth at least 40 shillings, (£2, but always expressed as 40s) per annum. The lists were called *Freeholder* or *Jury Lists* and these qualifications were also used as the basis for local and parliamentary enfranchisement. The upper age of eligibility was lowered to 60 in 1825 and the qualification revised to include:

- Freeholds worth over £10 per annum.
- Leaseholds for 21 years or more worth £20 or more per annum.
- Rateability as a householder at £20 (£30 in Middlesex) or more.
- Occupation of a house with 15 or more windows.

There have always been occupations that were exempt from jury duty, and these were extended in 1825.

Freeholders lists provide at least the names of qualifying persons, and from 1832 their addresses and the qualifying property was specified, as in Chart 3.

Chart 3: Electors Eligible to Vote for Guardians of the Poor in Halifax Township, Yorkshire 1856
(Film 1551144)

#	NAME	ADDRESS	PROPERTY IN RESPECT WHEREOF RIGHT TO VOTE IS CLAIMED	AGGREGATE AMOUNT OF ASSESSMENT
25	Thos Bland this re a claim see No 14 dead	30 Hopwood Lane, Halifax	Houses, shops and other tenements in Hopwood Lane, Upper & Lower Brunswick Streets, Silver Street, (Black Swan Passage	£250
27	Jas R. Farrar	67 King Cross St., do	Houses, warehouse, shops & land, King Cross Street, Hopwood Lane, Bull Green & Brunswick Street	£150
28	Saml Waterhouse	Hope Hall, do	House, Land, Warehouses & other tenements, Hope Hall & West Parade	£250
29	John Waterhouse	Well Head, do	Houses, Warehouses, Land & other tenements Well Head, Love Lane & West Parade	£250
31	Chas Child	56 King Cross Street, do	Houses, Shops other tenements King Cross St.	£50

Freeholders Lists are typically found amongst the quarter session papers at the county archives. Other examples from Essex for 1734, 1759 and 1739-1762 are on film 0543660.

Chart 4: Freeholders and Freemen

*A **freeholder** was free to do what he wanted with his freehold land. Most freeholders were in rural areas.*

*A **freeman** had obtained the freedom of a trade guild (livery company), and usually was free to practice his trade in a certain city or borough because he had also been granted its freedom. Other non-tradesmen were granted the freedom of the city or borough as well, especially after 1835.*

Burgess (Freemen) Rolls

Most cities and corporate towns had been governed since the Middle Ages by a body of men called freemen or burgesses. They had been given the freedom of the city or borough and this gave them certain rights and privileges. The most important were the two exclusive rights of:

- Practicing their trade there. This exclusive right was abolished in 1835 except in London where it lasted until 1856.

- Voting for municipal councillors (exclusivity abolished 1867) and MPs (in 1832 all £10 householders in cities and boroughs got the vote whether or not they were freemen).

Other rights were granted specific to the particular charter and customs of the town.

The City of London is unique; since mediaeval times it has been governed by the Corporation of the City of London which included:

- *The Lord Mayor*. Elected from amongst the aldermen by Common Hall.
- *The 26 aldermen*, one for each City ward, elected for life by the freemen, and of whom one served as Lord Mayor each year.
- *The Common Council* consisted of about 230 representatives elected by the freemen in each City ward. The Common Council elected or nominated City officials such as the City Chamberlain, and had extensive legislative and financial powers.
- *Common Hall* was originally an assembly of all the freemen but in 1475 was restricted to the senior freemen, called *liverymen*, of each City livery company. There were about 4,000 of them in 1625 rising to double that number by the 18th century. The liverymen elected the City's MPs until 1867, and still elect the Lord Mayor from amongst the aldermen.
- *The Freemen* who elected the aldermen and the Common Council.

The City of London freedom records are of interest to all family historians as so many people who lived elsewhere, and who were not professionals or craftsmen, (for example mariners, street hawkers, shopkeepers, labourers), gained their freedom here. Few City of London freemen actually lived in the City's one square mile but mostly in what is now called *Greater London* and the *Home Counties*, and indeed anywhere in England.

Obviously registers (or rolls) of freemen were kept by both the trade guild (livery company) which are covered in the author's *Researching English Occupations - Professions & Trades*, and the city or borough, which are dealt with here. With respect to the parliamentary and municipal franchise we are therefore concerned with the *freemen of a city or town*, not with freemen of a company. Many towns and cities have surviving lists of their freemen, and those for Exeter, King's Lynn, Norwich, York and perhaps others have been published.

The City of London freedom records are held by the CLRO (Corporation of London Record Office) formerly at Guildhall and now at London Metropolitan Archives where they are now open to the public (see Aldous (1989, 1999), Harvey (1998), and the Corporation's website at:
www.cityoflondon.gov.uk/corporation.

They are not duplicates of company records, but often contain more information, and about different people. About 500,000 men are included from 1681 to 1940, with a few earlier as well. There are six main types of records, the surviving dates reflecting the devastations of the Great Fire (1666) and the Guildhall Fire 1785:

- *Freedom Order Papers* 1681-1682, 1688-1775, and 1784-date. These may be by servitude (apprenticeship), redemption (payment), or patrimony (father was in this company)
- *Freedom Minute Books* or *Declaration Books.*
- *Apprenticeship Enrolments and Indentures.*
- *Freedom Enrolment Books*
- *Wardmote Inquest Returns.*
- *Complaints Books.*

Information that can be found (but not all for everyone) amongst these records includes:

- Name
- Age and place of birth (or whether or not in the City of London), and from 1916 the exact date and place of birth.
- Father's name, residence, trade and livery company, and exact date of City of London freedom.
- Date of admission to freedom of city.
- Apprenticeship indenture which gives master's name, trade and livery company, consideration money, dates of binding and completion of apprenticeship.

- Summonses made against those found trading in the City of London without having taken out their freedoms, including name, address, trade and comments.
- Complaints of masters against apprentices, and vice versa.

Aldous (1989, 1999) and Medlycott 1977 give more details, and Aldous' 2003 article describes another group called *King's Freemen* who were discharged soldiers and sailors. Many freeman lists are filmed, for example:

- In the FHLC under ENGLAND-KENT-MAID STONE-VOTING REGISTERS The *Freeman Lists for Maidstone 1551-1842* can be found on films 1656613-4.
- On the Thomson-Gale website of old documents **http://callisto.ggsrv.com** City of London liverymen were listed by company and then letter of the alphabet in a *Canvassing Book*, that is a list of eligible men (Chart 5) with their address, trade and company name. Note that even in 1776 not all men were members of the company indicated by their trade.

Chart 5: City of London Canvassing Book for Elections by the Livery 1776

NAME	ADDRESS	TRADE	COMPANY
Townsend, Wm	*Lime Str.*	*Wine merchant*	*Coopers*
Topping, Timothy	*Chiselhurst, Kent*	--	*Coopers*
Totten, Sam	*Chancery Lane*	---	*Cutlers*
Townsend, Jn	*7 Gracechurch Str.*	*Bridgemaster*	*Embroiderers*
Towers, John	*Aldgate*	---	*Fishmongers*
Towers, Sam	*Fenchurch Str.*	*Ironmonger*	*Fishmongers*
Townley, Hammet	*Tower Str.*	*Hop merchant*	*Fishmongers*
Toplis, John	*White Lion Str.*	*Apothecary*	*Girdlers*
Tomlinson, Joshua	*Prince's Str, Lambeth*	*Pump maker*	*Girdlers*
Townsend, Wm	*Fleet Str.*	*Goldsmith*	*Glovers*
Townsend, Rich.	*Gracechurch Str.*	*Ironmonger*	*Goldsmiths*
Townsend, Wm	*Charles Str., Grosvenor Sq.*	*Upholder*	*Goldsmiths*
Todd, Rob	*22 Watling Str.*	*Tea dealer*	*Grocers*

A detailed document survives from the early 1760s for Weymouth and Melcombe Regis which has been published by White. The occupiers and use of every building in each street is listed with some extra notes in some cases (Chart 6).

Chart 6: Property Relating to Weymouth & Melcombe Regis for the Purpose of Voting circa 1760s [data from White]

No	Occupier	Description
Melcombe Regis		**St. Thomas Street East Side**
58	Poor	Alms House59
59	Wm White	A deal yard goes through into the Market Street.
71	Saml Cosens	House, slaughter-house and stables backside
72	J. Johns	House and garden
73	Edwd Rickett	House and garden
74	-----	Void Spott
75	-- Bridle	House and garden
76	Widdow Coffin	House
77	Wlm Sadler	House
78	Thos Bryer	A warehouse
79	Jno Mansell	A cellar and school room over tenanted by John Dowle
80	Widow Way	A house, workshop and garden
81	Philip Adams	Stables and corn-house
82	Geo Shuttleworth	House, stables and garden
83	Mrs Reed	Meeting House and dwelling
Weymouth		**Hooker's Dock to Hope**
21	Jno Newton	A house claims by purchase from Mary the sister & heir of Wm Spragg grandson & heir of Tristram Spragg
22	Jno Sandford	A house and garden claims by conveyance from Prudence widow of Richd Morris
23	Wm Speck	A moiety of a house claims by purchase from Richd Hardy who purchased of Eliz. Fletcher

Poll Books 1694-1872

Returning Officers were required from 1696 to compile *a list of voters* and *how they voted.* This was to prevent irregularities in parliamentary elections by biased returning officers. The electorate was limited to freeholders so was quite small at this time. Soon after, the poll books were produced commercially so many copies were available up until 1872 when the free vote came in. The parliamentary poll books for boroughs often contained only a dozen or so names, and may have been published in the local newspaper instead of a booklet. Most poll books are for parliamentary elections but some were published for elections of county coroners.

Typically a poll book had a preface with something about the candidates and their opinions, so you may learn about your ancestors' political leanings. The lists of voters are arranged by hundred and then in alphabetical order of parish and vary in the amount of information that they give about voters.

Some have only the names and who they voted for, whilst others have addresses and occupations of the voters, and what freehold land they held in order to qualify. The front page of the poll book gave the poll results, and there may be notations in the lists of those who were absent, neutral, removed (moved away) or deceased.

The candidates' names may appear as abbreviations or initials only at the head of the columns, and the two votes allowed each voter may be marked with a forward slash in the originals but by a horizontal line in printed editions. Some copies have been used by canvassers for the next election who added notations about the voters.

A poll book for Maidstone in 1754 is shown in Chart 7, and Lawton shows how parish registers, burgess rolls and poll books aided his research.

Chart 7: 1754 Maidstone, Kent Poll for The Knights of the Shire
(from Thomson-Gale website)

To Represent The County Of Kent Expressing the Names of the Candidates; and for Which of Them every Person Voted. Taken at Maidstone on Wednesday and Thursday the 1st and 2nd of May 1754. [FWD are the candidates: Fairfax, Watson and Dering]				
FREEHOLDERS ABODE & NAME	**FREEHOLDS**	**OF WHAT CONSISTING**	**OCCUPIERS**	**VOTES F W D**
Maidstone				
John Oare, cl.	Adington	Rectory	-	-- --
George Gorham	Kennington	Land	Th. Bourne	-- -
Thos Pope, sen	Maidstone	Ditto	His own	--
Rich Holloway	Wormshill	House & land	John Durtnall	-- --
Thomas Pope, jun	Stoke	Ditto	Will Rich	--
Edward Argles	Debtling	Ditto	Will Plummer	-- --
James Brattle	Goudhurst	Ditto	Edw Osborne	--

Other examples include:

- *A list of the names of the persons, together with the places of their freehold and abode: who voted for knights of the shire for the county of Bucks, at the last election held at Allesbury [now Aylesbury], September the second and third, 1713* is on film 0908345 and examples from it and from the 1839 Buckinghamshire poll book are given by Markwell & Saul (page 72-73).
- *Newcastle Poll Book 1722-1723* is on film 0252655.
- *Bath Poll Book 1855, Banbury Poll 1859 and 1865*, were published inexpensively by the Open University (Drake).
- *The poll for electing two burgesses, for the King's town and borough of Maidstone*, in the county of Kent: 1830, 1807, 1820, 1859, 1865 including an index is on film 0475161 found under FHCL-ENGLAND-KENT- MAIDSTONE-VOTING REGISTERS.
- At the FHLC COUNTY level are the original editions of polls for knights of the shire of Kent 1734, 1790 and 1802 on film 0475521; and also a series of new printings by the Kent FHS for 1734, 1754, 1790 and 1803 for Kent, and 1835, 1837, 1847, 1852, 1857, 1859, 1865 and 1868 for both the Eastern and Western Divisions of Kent. The new printings are in microform but are not for circulation to FHCs, as fiche copies are sold by the society which produced them.

An 1841 poll book for Westminster confirms that there were, indeed, two men called Thomas Abbott who lived in Silver Street at that time (Chart 8).

Chart 8: 1841 Poll Book St. James Parish, Westminster, Middlesex (Film 0962702)

NAME & ADDRESS	VOTES		
	EVANS	LEADER	-ROUS
Abbott, Thomas, *Silver Street*			--
Abbott, Thomas, *Silver Street*			--
Absolon, John the younger, *Jermyn Street*	--	--	
Ackermann, Rodolph, *Regent Street*			--
Anderson, Sir Jas Eglington, *New Burlington Street*	--		--
Jupp, Robert, *Regent Street*	--	--	
Jupp, Joseph, *Regent Street*	--	--	

Good collections of poll books are held at:

- Bodleian Library, Oxford
- British Library
- Family History Library, Salt Lake City both in printed form and on film.
- Guildhall Library
- Institute of Historical Research, University of London
- Society of Genealogists (Newington-Irving 1995).

Others can be found locally at county record offices (who are likely to have any surviving original manuscript lists as well) and reference libraries; some have been reprinted as booklets or on fiches by the Society of Genealogists and FHSs (for example 1775 Surrey) or commercially (for example Raymond's

series at: **www.samjraymond.btinternet.co.uk/igb.htm**). Some are found in auctioneers' catalogues, and Gibson (1990) has interesting commentary on this subject.

Gibson and Rogers *Poll Books* is the standard listing of extant material, (mainly for parliamentary elections) and where it is held, but much is filmed and hence more accessible for most researchers via the FHLC under the sections termed VOTING REGISTERS for counties and towns. The sections on Great Britain and England just give handbooks and catalogues etc. with little on film as they are still in print and available from FHSs and the Society of Genealogists. Excellent discussion on the subject of poll books can be found in Cannon (1972), Gibson & Rogers, Harvey (1996) and Herber.

Electoral Registers 1832-date

Prior to 1832 the *land tax assessments* were used as the basis for electoral lists, especially the printed forms 1780-1832. Since 1832 registers of parliamentary electors have been made annually except 1916-1917 and 1940-1944 (when the 1939 list was used). During 1919-1926 and 1945-1949 the registers were compiled twice a year. Electoral registers have always been open to public scrutiny with no closure period, so they are a good source for 20th century research. They are different from poll books in that they record only the entitlement to vote, not the vote itself. The 1832 Reform Act greatly enlarged the county franchise, and necessitated registration of every person qualified to vote in each parish, and the publication of these registers.

The qualification to vote was the holding of property and entries give:

- Name of elector.
- Abode.
- Property (owned or leased) that qualified him to vote, with its name and situation in the locality.

Later the registers include voters' addresses including house number or name.

The franchise was gradually extended (Chart 2) so the lists became more comprehensive. Since 1928 they list the names and addresses of all adults who have registered.

Extensive bribery and corruption attended elections until 1872; votes were literally bought, and since their affiliation was in print for all to see, many pressures were brought to bear on electors. The last General Election where who you voted for was noted was in 1868, secret ballots being introduced from 1872. County and borough rate books were compiled from the latter part of the 19th century and were used as the basis for the right to vote in municipal and county elections (see section on *rates* in the author's *Researching English Taxes, Rates and Duties*). Since these were wider than the parliamentary franchise there are more people included, an example is given in Chart 9.

Chart 9: 1897 Parochial Electors List
Whippingham, Isle of Wight, Hampshire
(Film 1526198)

#	NAMES OF ELECTORS IN FULL, SURNAME BEING FIRST	PLACE OF ABODE	NATURE OF QUALIFICATION	DESCRIPTION OF QUALIFYING PROPERTY
	OWNERSHIP ELECTORS			
175	Coleman, William Hobday	The Rectory, Wooton	Freehold benefice	The Rectory
176	Cuthell, Thomas George	Oaklawn, Wootton	Leasehold house and land	Oaklawn, Wootton
177	Denison, Albert Denison Somerville	Army & Navy Club, Pall Mall, London	Freehold house & land	Woodside
	OCCUPATION ELECTORS other than lodgers			
181	Barton, George	Wootton Farm	Land & tenement	Wootton Farm
182	Barton, William	Wootton Farm	Dwellinghouse	Cottage on Wootton Farm
183	Burgess, George	Wootton	Tenement	Part of Wooton Farm
184	Coffen, Frederick	Lisle Court Cottage	Dwellinghouse	Lisle Court Cottage
188	Gallop, Edward	Fatting Park Farm	Land & tenement	Fatting Park Farm
191	Hobbs, William	Wootton	Brickyard	Part of Wootton Farm

Registers of *county council electors* commenced in 1888, whilst in boroughs, *lists of burgesses* were standardized from the very early forms in 1835.

Occasionally registers of electors may be found for specific local government functions such as *lighting and watching* from 1830, *poor law guardians* from 1834 (see Chart 3), *public health* from 1848 and *school boards* from 1870. *Copies* of these registers are at county and borough record offices and public libraries and are an important source for 19th -21st century family historians.

Until 1884 most electoral registers are in some kind of alphabetical order of surnames of eligible voters. After 1884 they are very large, and may just list them in street order, however a few villages still arrange names alphabetically. Some people had more than one constituency vote and although this was curtailed in 1918 it was not completely abolished until 1948.

In the Wandsworth, Surrey electoral lists for 1900 there are five different sections, not all applicable in all wards:

- Parliamentary voters & county & parochial electors.
- Parliamentary voters & parochial electors.
- In respect of lodgings occupied within the polling district.
- County and parochial electors.
- Parochial electors.

Examples are shown in Chart 10. Since 1979 the European voters (those entitled to vote for the European Parliament), have also been identified.

Chart 10: Electoral Register 1900 Wandsworth Parish, Surrey

(Film 1594053) Examples from the four separate lists for Earlsfield Ward

LIST OF PERSONS ENTITLED TO VOTE IN THE YEAR 1900 AS *PARLIAMENTARY VOTERS & COUNTY & PAROCHIAL ELECTORS*				
#	**Name of voter**	**Place of abode**	**Nature of qualification**	**Name & situation of qualifying property**
ALGARVE ROAD				
6641	Phillips, Frederick John Horatio	1 Algarve Road, Wandsworth	House	1 Algarve Road
6642	Lines, Henry	3 " "	"	3 "
6643	Case, Walter James	5 " "	"	5 "
6644	Cowdery, Richard Joshua	7 " "	"	7 "

LIST OF PERSONS ENTITLED TO VOTE IN THE YEAR 1900 AS *PARLIAMENTARY VOTERS & PAROCHIAL ELECTORS*				
#	**Name of voter**	**Place of abode**	**Nature of qualification**	**Name & situation of qualifying property**
GARRATT LANE				
8158	Audsley, Matthew	Board Schools, Garratt Lane, Wandsworth	House service	Board Schools
8159	Camp, Alfred	Mission Room, "	"	Mission Room
8160	Taylor, Richard	The Limes, "	"	The Limes
8161	Reed, Herbert	1 Station Terrace, "	"	1 Station Terrace
8162	Hill, Alfred E.	6 "	"	6 "

→ Continued on the next page.

LIST OF PERSONS ENTITLED TO VOTE IN THE YEAR 1900 IN RESPECT OF *LODGINGS OCCUPIED* WITHIN THE POLLING DISTRICT					
#	Name of voter	Description of rooms occupied and whether furnished or not	Street, Lane, or other like place, and number (if any) of house in which lodgings are situate	Rent paid	Name & address of landlord or other person to whom rent is paid
EARLSFIELD ROAD					
8196	Roessler, Amandus Charles	1 room, 1st floor, furn.	189 Earlsfield Rd	5s / week	A. Batson, same address
8197	King, Albert Thomas	3 rooms, 1st floor, unfurn	201 "	7s /week	C.W. Denny, same address
8198	Charles, James	1 room, 1st floor, furn	241 "	4s 6d /week	J. Wilmott, same address
8199	Eli, Albert Edward junr	1 room, one floor, unfurn	297 "	5s / week	Mr. A.E. Eli, same address
8200	Jepps, William Augustus	3 rooms, 1st floor, unfurn	319 "	6s 6d /week	C. Pell, same address

LIST OF PERSONS ENTITLED TO VOTE IN THE YEAR 1900 AS *COUNTY & PAROCHIAL ELECTORS* [The vast majority of these were women]				
#	Name of voter	Place of abode	Nature of qualification	Name & situation of qualifying property
EARLSFIELD ROAD				
8320	Hibberd, Jessie	148a Earlsfield Road, Wandsworth	House	148a Earlsfield Road
8321	Porter, Elizabeth	238 "	"	238 "
8322	Roberts, Hannah S.	238 "	"	238 "
8323	Stevens, Eliza	284 "	"	284 "
8324	Wood, Annie	294 "	"	294 "
8325	Fortnam, William	314 "	"	314 "

With a little patience one can re-assemble the neighbourhood by making lists of the various types of voters in each house. Analyses of the nearby streets can show the social strata, for example in Galesbury Street, Wandsworth there were 22 dwellings with parliamentary, county & parochial voters; one with parliamentary and parochial voters; three occupied by women with county and parochial votes; no lodgers but 10 buildings either empty or having no eligible voters.

Since 1918 servicemen and others who were away from their normal residence registered on the *Absent Voters Registers* for their home district. For those in the armed forces this is a very convenient way of discovering the regiment or corps in which he or she served, as these and their service numbers will usually be recorded at their home address. Connell explains *Absent Voters' Registers* in more detail. In modern times the system has changed so that servicemen now vote in the camp where they are stationed, even if they normally live with their families.

Electoral Rolls can confirm if a person lived at a specific address and for how long. The 20th century electoral registers are excellent sources for tracing descendants and their movements, particularly after the 1901 census, as they include all adults and appear annually. Information is collected in October and published on the following 15th February and contains information on all those who will become 18 during the next 12 months. Of-course, as in any other annual list, lodgers and short-term residents may be omitted, and some can remain on the lists long after they have left the area or died. The first lists made up with

18-year-olds were in 1971. Chart 11 indicates the meanings of notations in the registers.

Chart 11: Electoral Register Notations

LETTER	MEANING
D	Unable to vote at County Council elections
L	Local government elector not entitled to vote at parliamentary elections because he paid rates but was not resident in the area.
M	Merchant seaman
S	Service voter
Y	First time voter after 21st birthday, used from 1928-1970, since when the date of birth of anyone approaching 18 is given.

One has to know a place in which to start, but then you can work backwards and forwards from there, find the exact addresses and thus be able to use census and other records more easily. Parliamentary registers are organized by constituency and within each one a separate list exists for each polling district. Local library aids can correlate these with towns, villages and streets and street numbers. Within the polling districts, town lists are arranged alphabetically by street, house by house; but as with census returns, one street could be divided between more than one polling district. In villages people may be listed firstly by surname and then address, and one has to look carefully to find those in the same household bearing different surnames. Again as in censuses people may not give exactly the same set of names from year to year, and in the early years of the female franchise ladies are referred to simply as Miss or Mrs. [Brown] rather than by their first names.

Electoral registers can be used to track forward individuals with whom the family has lost contact (see Sandison, and Howcutt). When doing oral history a list of the neighbours obtained from electoral registers over the years can help elicit memories from elderly relatives. A fictional example in which one can see the changing family structure is given in Chart 12. Note that the electoral registers do not specify relationships, for example Rita may be Adam's wife, but could be his sister, mother, daughter etc. The researcher needs other documents to confirm the relationships, but electoral registers tell you who was living at each address and when and even the likely birth years of children, by the age at which they reached their majority.

Chart 12: Electoral Register Listings

NAME	ADDRESS	YEARS
Adam BROWN	27 High Street	1948-1950
Adam BROWN Rita BROWN	40 Marine Drive	1951-1992
Rita BROWN	40 Marine Drive	1992-1995

Benjamin BROWN	40 Marine Drive	1971 (Y)-1972
Ben BROWN	20 College Heights	1973-1976
Benjamin BROWN Ruth BROWN	20 College Heights	1977-1978
Benjamin BROWN Ruth BROWN	16 New Road	1979-1985

Susan BROWN	40 Marine Drive	1973(Y)-1975

Examples of available electoral registers include:

- *The register of electors entitled to vote at any election of a member to serve in parliament for the borough of Maidstone, 1832-1900* is on five films starting at 1656614 found at the TOWN level in the FHLC.
- *Banbury and Northrup Register of Electors 1865* was published inexpensively by the Open University (Drake).
- Under the FHLC COUNTY level there are many films for the different divisions of Kent formed during the 19th century (Chart 13).

Chart 13: Electoral Register Films for a County (Kent)

Individuals listed by town, parish, hundred and district.

DIVISION	DATES	# OF FILMS	STARTING AT
West Kent	1832-1896	19	1519913
East Kent	1834-1900	33	1519901
Isle of Thanet	1885-1900	13	1537671
Medway (Mid)	1868-1900	19	1537667
Faversham (NE)	1885-1900	17	1537665
Dartford (NW)	1887-1900	19	1537664
Tunbridge (SW)	1885-1899	10	1537665
Ashford (S)	1885-1900	13	1537670
Sevenoaks (W)	1887-1900	10	1537666

Recent Electoral Registers

Since 2002 there have been restrictions on access to electoral rolls less than 30 years old, and two separate versions:

- A full version kept by the *Electoral Registration Officer* and used only for electoral purposes and by the police.
- An edited version for any other use (such as direct mail and genealogy) where voters may choose to be omitted (Hawgood, Stockdill). Let us hope that by the time our descendants need to use them the full versions will be open to public scrutiny.

The current (edited) electoral roll is online at **www.192.com** for a fee. It contains names, addresses and telephone numbers (unless ex-directory) and is also available on CD. Tanner has details on how to use them to best advantage, including extraction by post code area, the latter being available at **www.evoxfacilities.co.uk/pcdarea.htm**. Modern electoral registers are known to have some duplicates—people listed twice with the same address but different postcodes.

Read more about electoral registers in Gibson & Rogers who also have a good section on sources of inaccuracies in electoral registers; Harvey (1996) especially for the extra registers for the City of London; Herber and Wood (1996). Weeds conjures up the real flavour of the pre-1832 elections, illustrated with Hogarth's series of election paintings.

National Registration Scheme 1915

There was a World War I Adult National Registration Scheme in 1915 which, had it survived, would have made a most useful census. However, only the records for Yeovil, Somerset, and Barrowford, Lancashire seem to be extant (Tom Wood 2002).

Other Political Election Records

There are plenty of other records kept by political parties around election times, for example (Healey):

- Accounts.
- Annotated copies of electoral registers.
- Correspondence.
- Ex-servicemen willing to act as Special Constables on polling day.
- Invitation lists.
- Lists related to the need to capture women's votes in 1928.
- Members and subscriptions paid.
- Minute books.
- Names & addresses of people willing to help with canvassing, office work, driving a car on polling day etc. There is a nice story of my maternal grandmother requesting from the Conservatives a ride to the polling station. When they turned up at her house they found it was the headquarters of the local Labour Party, as my grandfather was a staunch and active organizer. I bet there was a bit of muttering going on!
- Organizers of fundraising events.

- Party officials at county and district levels.
- Possible defectors.
- Those present at meetings.

It is a mistake to dismiss pre-1928 electoral registers of various kinds as containing too few people in too high an economic level to be worth the researcher's time. Even if your ancestor couldn't vote, maybe someone else in the family could—a brother, father, husband, uncle or in-law, perhaps. However, the touted value of electoral lists to provide at least the geographic areas where the surname occurs is really only useful if indexes are available. Census indexes for the period 1841-1901 are now more easily available than electoral lists, but the latter are valuable for geographic location of the surname prior to and after this time.

RELIGIOUS, LOYALTY & OTHER LISTS

This section contains a miscellany of lists that the family historian can use for research. The more important ones are here but there are many more applicable to various groups or individual places.

Aliens & Refugees Lists

Foreign Protestants & Aliens 1618-1688

The persecution of Protestants on the continent had led to many finding asylum in England by the early 17th century. They were industrious people and had brought their crafts and trades with them, much to the discomfort of the native craftsmen who complained about the effect on their own trades. In 1618 and again in 1621-1622 lists of strangers were made with details of their residences and crafts. The principal places of refuge were in the south-east—London (where there were approximately 10,000 carrying on 121 different trades), Canterbury, Maidstone, the Cinque Ports, Norwich and Colchester. The lists appear in State Papers at TNA and have been transcribed by Cooper. Some examples are shown in Chart 14.

Between 1678 and 1688 further refugees came during the troubles preceding and immediately following the revocation of the Edict of Nantes. They were granted free letters of denization by Charles II and James II. Again the English craftsmen and tradesmen felt

threatened and measures were taken to improve fair trading rules. This involved further lists being made, examples being given in Chart 15 and 16.

Chart 14: Strangers Living in Aldgate Ward, City of London 1618

[spelling as in original]

Lewis JACKSON, a Portingall; born in the islands of Madina, under the dominion of the King of Spain; his soveraigne the King of Spaine.

Peter ARRICUS; born in Anwerpe, in the Archduke's dominions; his soveraigne King James.

Trincula RATTERINA; born in Burgony, under the Archduke; her soveraigne the Archduke.

Charles VANSTABLE; born in Flaunders, under the Archduke; his soveraigne King James.

Cornelius GARAT; born in Utricke, under the dominion of the prince Orymes.

Suzan LEMOTT; born at Sandwich; the dau'r of a straunger; her soveraigne King James.

Chart 15: Warrants for Denization 1681

[spelling as in original]

Stephen BEUCHET, Judith his wife, Catherine, Mary, Elizabeth, James, Stephen, Peter, Francis and Isabella BOUCHET his children.

James RENAULD, Annah his wife, James, Honore, and Judith RENAULD his children, Annah COUCHET his neice, Philip PENANDEAU and Judith FIAT his servants.

Mary, the wife of John MARTIN.

Anthony Le Roy, Elizabeth his wife, and John DU OPAS his brother-in-law.

Mathelin ALART

Being all aliens borne.

Chart 16: Returns of Foreigners 1678

[spelling as in original]

Nov 24 1678
Simon DE VIILEBRESME, escuyer, sieur de l'Epilandiere, Gendarme de la Garde du Roy de France, est arrive icy au commencement du mois de Novembre 1678, et demeure chez Julien l'Hermineur, qui tient une auberge pour lest Estrangers depuis 10 ou 12 ans en Castel Street derriere Leicester fields.

Nov 25 1678
Marguerite BARON, als ELLYS, being here upon a journey, lodges at one Mr George Wildmore, on Oyl-man in St. Jameses Market, ye next dore to Germaine's Alley, brought in by the gentlewoman and her said Landlord.

Nov 25 1678
In all humble obedience to his Majesty's late declaration, I, Raphael TARBAREAU esq., born in Bree in the kingdome of France, of the Roman Catholique Religion, doe certify whom it may concerne, that in respect of my long infirmity, and a suite depending in the high court of Chancery, I have been resident in the house of the widow Bradford, in Hamden Yard, in Kings Street, Westminster, with two French Servants of the Roman Catholique Religion (viz) Nicholas LAMBERT and Denis BEAUTEMPS, in which house I humbly beg the favour of the Kings most excellent Majesty that I may continue with my said Servants, until I shall recover my health, and the said suite in Chancery shall be determined.

Feb 6 1679
Antonio SARCHI DE FIRENZE, arrivato in Londra la sera de Quattro de fibbaro 1679, et dimora in Duik-street by Lincolnes Inne fields, at the White Perruke, nel Allogiamento di Francesco TERRIESI, Agente del Gran Duca de Toscana. Monsr Terriesi came along with this gentleman.

Registration of Aliens 1793-1869

The Aliens Act of 1793 required that all aliens entering the country be registered with a Justice of the Peace with their name, rank, address and occupation.

By 1836 aliens were required to sign certificates on arrival which also included nationality, date of arrival, last country visited and sometimes more.

Some of these survive, and there are indexes at TNA (Bevan 1999).

Refugees 1788-1919

TNA has an interesting series of records of annuities and pensions paid to some refugees for services to the crown. They include:

- ***American loyalists 1788-1837***
- ***Belgians 1914-1919***
- ***French émigrés 1789-1828***
- ***Polish refugees 1828-1856***
- ***Spaniards 1855-1909***

Bevan has details of these and many other records at TNA of alien internees, deportees, and immigrants.

Collection in Aid of Distressed Protestants in Ireland 1641/2

This was not a tax but a collection authorized jointly by King and Parliament but was often made at the same time as the Protestation Oath, in February and March 1641/2. It was an emergency measure to assist the thousands of English Protestant planter refugees after the rebellion and massacre in Ireland in 1641, and (in the fine print, of-course) to pay for a punitive force to suppress the rebellion.

A comparison of the Collection and Protestation Returns for Buckinghamshire showed that up to twice as many people signed the latter as gave to the Collection, but that the contemporary tax called the Lay Subsidy had only one sixth of the number of names as the Collection. However there is much variation between parishes and counties and names will often be found on only one of the lists so it pays to examine everything available.

In cases where there are no surviving Protestation Returns then the Collection is especially useful, for example in Bedfordshire, where there are no extant Protestation Returns, 43% of parishes have Collection lists. These statistics for each county are given in Webb's 1985 review in Genealogists' Magazine.

For researchers the lists of names and amounts received from contributors are available for many parishes. Sometimes a few contributors are identified only as:

By divers others
By three younge women
By one who desires to be concealed

as at Stoke D'Abernon, Surrey (Webb 1982a). The original documents may be at TNA (in E 179 and SP 28) or other archives. Some transcriptions, for example for Buckinghamshire, East Sussex (Burchall 1984) and Surrey (Webb 1981a) have been published. All are listed by county and parish in Gibson & Dell.

Others may surface from time to time, such as those for Stoke D'Abernon and St. Saviour Southwark both in Surrey which were found with the Rutland Collections! (Webb 1982). Jurkowski et al. comment on the large number of lists extant in class E 179, and also on the other collections made for this cause later on.

Compton Census 1676

This was a country-wide ecclesiastical census carried out in the time of Charles II in order to measure the strength of nonconformity in Restoration England. The name comes from its supervisor, Bishop Henry Compton and only numbers of Anglicans, Protestant nonconformists and Roman Catholics were required to be given for each parish.

The statistics have been published by Whiteman, who discusses the very real problems in interpretation of the data. Some incumbents kept nominal lists which may survive in local archives. The Compton Census is discussed further in the author's *Researching English Non-Anglican Records*.

Exiles' Lists

Protestant (Huguenot) exiles from France in the reign of Louis XIV and their descendants have been listed by Agnew. The Archives of the Corporation of the City of London has much miscellaneous material of interest to the genealogists. A sampling:

- Bonds with mariners for transportation of felons, all named and sometimes with interesting certificates of their landing at American ports (further details in Jones).
- Some 3,000 memoranda of agreements to serve in America and the West Indies, of the period 1718-60. These give the name, age, trade and native town of the servant, the term of service and the destination (further details in Jones 1951).

Flax Bounty 1784-1795

Flax was grown as a specialist crop in certain areas, notably Yorkshire's West Riding and East Anglia, especially when flax-dressing and linen-weaving were common rural *by-employments* (extra methods of making some cash).

Production was reduced as the population drifted towards the towns and to encourage its growth a parliamentary bounty was introduced during the period 1784-1795. Lists of payments can be found in quarter session records.

Inhabitants Lists

Sometimes the researcher will come across parish lists recording information of use to local government; an example is shown in Chart 17, and is a marvellous piece of parish and family history.

Chart 17: Inhabitants List Parish of St. Benet Fink, City of London
[Film 0569946]

This has eight columns giving:

- Parishioners names; all are noted as [occupying a] house, and when they move or die their name is struck through and the next occupant's name entered.
- When they became inhabitants (INH)
  L = Lady Day S = Midsummer
  M = Michaelmas X = Christmas
- When they served as constable (CON below).
- When they served at inquests (INQ).
- When they served as a tax collector (COLL).
- When they served as Churchwarden (CW).
- When they served as Overseer of the Poor (OP).
- Amount they are rated at (RAT).

→ Continued on the next page

NAME	INH	CON	INQ	COLL	CW	OP	RAT
James Waterman	S 1825	1828	1833	--	--	--	£30
~~William Melton~~ John Monger	~~L 1823~~ M 1832	~~Exempt~~ --	~~1827~~ --	~~1829~~ --	~~1831~~ --	 --	~~£12 0~~ £12 0
~~Joseph Talbot~~ Henry Patteson } John Begrie Hall } Nathaniel Francis} Braddey	~~L 1817~~ M 1827	~~1826~~ --	-- --	-- --	~~1826~~ --	-- --	~~£15 0~~ £15 0
~~Thomas Desseter~~ William Hamper	~~M 1823~~ X 1831	-- --	~~1828~~ --	-- --	-- --	-- --	~~£70~~
~~Thomas Fisher~~ Edward Moxtray (?)	-- X 1816	-- 1822	-- 1822	-- 1823	-- 1827	-- 1828	-- £70
John Deshons	M 1791	1801	1801	1802	1813	1814	£40

King or Queen's Bounty

There have been a number of grants called the King's or Queen's Bounty over time, but the one noted most in genealogy is that initiated by Queen Victoria in 1849. It was a cash grant from the *privy purse* to the parents of triplets (£3) or quadruplets (£4) who:

- Had the children born alive and in wedlock within the previous 12 months.
- Were both British subjects.
- Were in necessitous circumstances (until 1838).

Grants were made until 1957 during which time 19 sets of quads and 1,452 sets of triplets benefitted. Individual records only survive for 15 mid-Victorian years and five of George VI, and are at the Royal Archives at Windsor Castle (Royall).

Loyalty Lists

It is probable that the 1640s loyalty lists were only taken in strongly Parliamentarian/Protestant areas and certainly no national collection of them was made. They are occasionally found in parish registers or with other parish chest materials, thus one for Somerset (1641) with 14,350 names is known and there is another of the same year called the *Remonstrance* known only from an example from Cheshire. Some examples are noted by Gibson & Dell, but they did not aim to do a thorough survey of loyalty lists. The 2 most commonly found are:

Vow and Covenant 1643

The *Vow and Covenant* organized in June 1643 was an opportunity to show loyalty to Parliament and the Protestant church during this unsettled time.

Solemn League & Covenant 1643-1644

This further declaration was taken in late 1643 to 1644, and affected all men over 18 who were to subscribe their names in the book or roll along with their neighbours.

Jacobite Rebellion 1745

Other loyalty lists are occasionally found, for example at the National Library of Scotland is a manuscript (Blk 684 N.p. (1745)) entitled *List of the Subscribers to the Association of the County of Southampton*, a group of Hampshire people declaring their loyalty to George II in 1745 *against the unnatural and dangerous rebellion*

formed and carried on in Scotland by Papists and other Traiterous (sic) persons (John Bond).

Oaths

Researchers will come upon various documents containing oaths of loyalty to the crown and to the Church of England from the 16th to the 19th centuries, but particularly during the civil war & inter-regnum and after the restoration of the Stuart monarchy. Persons required to swear oaths of loyalty were those holding civilian public office or in the armed services, thus such documents help to identify members of certain professions, occupations and religious groups. The most commonly found records with their general dates are as follows, and Cannon (1997) and TNA research guide D4 should be consulted for further information:

Thirty Nine Articles of Faith from 1511

These doctrinal statements were originally proposed in 1511 to define the position of the reformed Church of England on a number of matters of faith and order. Persons required to subscribe [literally writing one's name at the bottom of a document] were the clergy, schoolmasters (to 1850), parish clerks (to the end of the 19th century), sextons, and until about 1750 some physicians, surgeons and midwives. Documents showing the lengthy *articles* can be found in archives; I found one on a Leicestershire film 1469785. Subscription is still required of the clergy but since 1865 only a general affirmation rather than assent to each *article* separately. The diocesan *Subscription Books* contain the records of those subscribing, an

example being those for Norfolk 1637-1800 in a book edited by Carter (1937), but with a separate personal name index on film 0453023 enabling access through the *Request for Photocopies* form.

Oath of Supremacy 1559

These oaths acknowledged Elizabeth (or whomever was the reigning monarch) as supreme governor of the church and was demanded of all ministers, judges, graduates and mayors.

Protestation Returns 1641-1642

The unrest and tension leading up to and during the Civil War caused a number of lists concerning the religious persuasion and loyalty of subjects to be made. The first and largest of these was the Protestation Return, which was an oath of loyalty to the new Protestant Parliament although ostensibly to king Charles I (Chart 18). Pearl (1992) calls it *the greatest vote of no confidence in an English King since John and the Magna Carta (1215).*

Parliament initiated it in May 1641 when members themselves took it, and the next year ministers, churchwardens, constables and overseers of the poor took the oath before justices of the peace. These officials were then to ensure that every male over 18 (and some women) took the oath and had their names recorded, usually in February to March 1641/1642. One of the principal objects was to discover resistance to the Protestant religion, primarily by identifying and listing recusants (Roman Catholics) who refused to swear the oath (see example in note under Chart 19) and who

were thereby barred from holding any public office. These lists are the nearest thing the researcher can get to a complete census of adult males for the next two centuries.

Chart 18: The Protestation Oath

I, A.B., do in the Presence of Almighty God, promise, vow, and protest to maintain and defend, as far as lawfully I may, with my Life, Power, and Estate, the true Reformed Protestant Religion, expressed in the doctrine of the Church of England, against all Popery and Popish Innovations, within this realm, contrary to the same Doctrine and according to the Duty of my Allegiance, His Majesty's Royal Person, Honour and Estate, as also the Power and Privileges of Parliaments, the lawful Rights and Liberties of the subjects, and every Person that maketh this Protestation, in whatsoever he shall do in the lawful pursuance of the same; and to my power, and as far as lawfully I may, I will oppose and by all good Ways and Means endeavour to bring to condign Punishment all such as shall, either by Force, Practice, Counsels, Plots, Conspiracies or otherwise, do any Thing to the contrary of any Thing in this present Protestation contained; and further that I shall, in all just and honourable ways, endeavour to preserve the Union and Peace betwixt the Three Kingdoms of England, Scotland and Ireland; and neither for Hope, Fear, nor other Respect, shall relinquish this Promise, Vow and Protestation.

It is estimated that returns survive for approximately a third of English parishes (Camp 2001). It is rare that all adult males were included, and actual signatures or marks occur in only a minority of parishes and townships; typically the officials just produced a list all written in the same hand (see statistics in Gibson & Dell).

Chart 19: Dashwoods in Somerset Protestation Returns Feb-Mar 1641/1642
(From Stoate & Howard)

PARISH	NAMES
Sampford Brett*	John DASHWOODE
Stogumber	Francis DASHWOOD Robert DASHWOOD Robert DASHWOOD
Watchet St. Decumans	George DASHWOOD Henry DASHWOOD

*In Sampford Brett, a note states that *Nicholas Marten refused to take the protestation'*. In the subsidy roll of 1641 Nicholas Martin and his wife are noted as recusants.

Plenty of *protestation returns* are available in print and in microform, for example:

- Webster's indexed transcription of Nottingham (and three Derbyshire) parishes.
- Howard's indexed transcription of Devon.
- Stoate & Glencross' indexed transcription of Cornwall.

- Facsimiles of Protestation Returns for Sheldon and Cookbury, Devon (normal list of names) and Covenham, Linconshire (unusual as it has all original signatures or marks) are given by Markwell & Saul pages 74-75.

Most extant original Protestation Returns are in the House of Lords Record Office, but others occur in parish chest materials, including parish register books and vestry minutes. Lawson-Edwards listed transcriptions and non-transcribed originals in 1977, and Gibson and Dell have a more detailed survey done in 1995, see Chart 20. Entering *Protestation Returns* on a title search on the FHLC brings up the county lists of originals and transcriptions where available.

Chart 20: Finding Protestation Returns—Data from Gibson & Dell, further discoveries and transcriptions may have been done since 1995.

COUNTY	COVERAGE	PUBLISHED
Bedfordshire	None	None
Berkshire	Substantial	Some
Bristol (city)	None	None
Buckinghamshire	Slight	None
Cambridgeshire	Slight	None
Cheshire	Slight	None
Cornwall	Near complete	All extant
Cumberland	Near complete	None
Derbyshire	None	None
Devon	Near complete	All extant
Dorset	Near complete	All extant
Durham	Near complete	All extant
Essex	Slight	None
Gloucestershire	None	None
Hampshire	Slight	None
Herefordshire	None	None

Hertfordshire	Slight	None
Huntingdon	Near complete	All extant
Kent	Substantial	None
Lancashire	Substantial	Some
Leicestershire	None	None
Lincolnshire	Substantial	All extant
London (city)	None	None
Middlesex (not London)	Near complete	Some
Monmouthshire	None	None
Norfolk	None	None
Northamptonshire	None	None
Northumberland	Slight	All extant
Nottinghamshire	Near complete	All extant
Oxfordshire	Substantial	All extant
Rutland	None	None
Shropshire	Slight	None
Somerset	Substantial	All extant
Staffordshire	Slight	None
Suffolk	None	None
Surrey	Slight	All extant
Sussex	Substantial	All extant
Wales except Denbighshire	None	None
Wales, Denbighshire	Slight	All extant
Warwickshire	Slight	None
Westmorland	Substantial	All extant
Wiltshire	Slight	All extant
Worcestershire	Slight	None
Yorkshire East Riding	None	None
Yorkshire North Riding	Slight	None
Yorkshire West Riding	Slight	Some

Oaths of Supremacy & Allegiance to the Crown 1660-1689

Now those in office were required to swear loyalty to the newly restored monarch, in fact a repudiation of the oaths sworn in 1643-1644! Such turnabouts had been a fact of life from the time of the Tudors and gave rise to the well-known song about the Vicar of Bray, Berkshire. This chap was keen to keep his benefice (and his head !) and so readily adapted his views, making the required professions of faith with alacrity as the occasion required:

And this is law, that I'll maintain
Until my dying day, Sir,
That whatsoever king shall reign
I'll still be the Vicar of Bray, Sir.

As examples:

- In Witchampton, Dorset Richard Dashwood made his mark on a declaration of loyalty on 20 May 1660. In the parish register there is a man of the same name buried there on 30 Apr 1689.

- Field presents a fascinating list of Sussex recusants pardoned and having their fines restored to them by James II in 1685 for their loyalty to the Stuart cause.

Declaration against Transubstantiation 1672

This was a Catholic tenet and effectively disbarred Roman Catholics from office after the Test Act of 1672, but abolished in 1828 for Catholics and 1860 for Jews. The wording of the oath, taken from film 1469784 of Leicestershire oaths and sacrament certificates in the Quarter Session records, was:

> *I do declare that I do believe in my Conscience that there is no Transubstantiation in the Sacrament of the Lord's Supper or in the Elements of Bread and Wine at or after the Consecration thereof by any Person Whatsoever.*

Frequently several oaths were taken at the same time, or the same document was used for subscription in several years. An example occurs in Leicestershire (film 1469785) where the *oath of supremacy* is written out and two to nine signatures for various years from 1767-1797 are subscribed. Below this is the *declaration against transubstantiation* with a similar set of signatures for these dates.

Solemn Association or Oath of Association 1695-6

Chart 21: The Association Oath 1695-1696

Whereas there has been a Horrid and Detestable Conspiracy formed and carried on by Papists and other wicked and traitorous Persons for assassinating His Majesties Royal person in order to encourage an Invasion from France to subvert our Religion, Laws and Liberty Wee whose names are hereunder subscribed doe heartily, sincerely and solemnly professe, testifie and declare That His present Majesty King William is rightful King of these Realmes and wee doe mutually promise and engage to stand by and assist each other to the utmost of our Power in the support and defence of His Majesties most sacred person and government against the late King James and all his adherents and in case His Majesty come to any violent or untimely death (which God forbid) wee do hereby further freely and unanimously oblige ourselves to unite, associate and stand by each other in revenging the same upon His Enemies and their adherents and in supporting and defending the succession of the Crown according to an act made in the first yeare of the Reigne of King William and Queen Mary entituled an Act declaring the Rights and Liberties of the subject and settling the succession of the Crowne.

This oath of loyalty (Chart 21) to the crown and Protestant Succession was instituted after a Jacobite plot to assassinate King William III. It was to be taken by all civil and military public office-holders, but open to all who wished to pledge support for King William III (and his wife Mary I), and revenge on his enemies

should he be assassinated. Most men of any social standing took the oath and had their names enrolled. In some places all adult males were encouraged to take the oath, their names and those of defaulters were noted, and actual signatures of the literate are therefore extant and available for comparison with those on other documents such as wills. Many men signed voluntarily, seeing this as useful to their advancement in life, and lists survive for groups from all over the country and also from the colonies and merchants abroad.

The records, called the **Association Oath Rolls**, had the oath heading each membrane of parchment or sheet of paper with the signatures underneath. Sometimes a loyal address from the inhabitants is incorporated as well. The rolls are mainly at TNA in Chancery (C) and King's Bench (KB) classes as they were taken in a court of law. Those for lay people are arranged by county and those for clergy by diocese. Survival is patchy, but some 473 rolls survive and are listed by county by Gibson (1996), and the complete list of extant documents is given by Webb (1983) with a discussion.

Filmed lists can be found on the FHLC at county and parish levels and include:

- ✶ Wallace Gandy's complete, indexed transcription for Lancashire with learned discussion and a history of the prior Jacobite Plot originating in Lancashire, which involved a large number of Roman Catholics. The parish of Allerton had only 11 signatories:

Richard Percivall gen'
Wm Dickenson sen. X
Thomas Whitfield
Thomas Richardson X
Thomas Grace X
Richard Henshall X
Henry Mason X
William Knowles X
William Henshall
Robt Denton X
Nicholas Rimer X

- ✶ Disbury's transcription of the Association Oath Roll for Wantage, Berkshire.

- ✶ Glendinning's publication for Jersey combines a transcript, reproductions of original pages and biographical information about many of the signatories, all done by parish. In St. Saviour's parish the list includes:

Philippe Falle the priest
David Bandinel the Jurat
Jean Messervy the Advocate Stipulant
Charles Poingdestre the Constable
George La Cloche, Seigneur of Longueville
Nicollas Journeaux the doctor

There are paragraphs about their family relationships and professional lives—truly a genealogist's dream!

There are in many cases lists of those who refused to take the oath or who didn't show up to take it when summoned. A group of such recusant records for London and Middlesex are on film 2068200, including those shown in Chart 22.

Chart 22: Association Oath Roll 1696 Holborn Division, Middlesex

Person refusing to take the Oaths

Nathaniel HALFORD clerke a lodger att Mr Richards in ye Rolls Liberty

Thomas PAGE glasier in Cross Street, Hatton Gardens, Holborn

William HARDWICK gent in Custody of Morris a messenger of Drury Lane

Thomas ASTON upoldster in Great Queen Street

George BEVERIDGE dancing master in Short's Garden, Drury Lane

Persons legally summoned but did not appear

John MAWSON esqr., Rolls Liberty

Sir Roger L'ESTRANGE Knt

Thomas LANE of Little Queen Street, dancing master

John GILDEN gent att Mr Bevans in Plumptree Street, St. Giles

Magdalen GASKIN in Denmark Street gentlewoman

William GIFFORD schoolmaster, Kirby Street, Holborn

Oath of Abjuration 1702

After the death of the Protestant William III and succession of Anne in 1702, whose 14 children had all died prior to her accession, there was some consternation as to the continuation of a Protestant monarchy. Parliament passed the ***Security of Succession Act*** in 1702 which introduced the *oath of abjuration* whereby all officials had to deny the right of the deposed Catholic James II's exiled son (*James the Old Pretender*) and his son Charles (*Bonnie Prince Charlie* or the *Young Pretender*) to succeed to the throne. Charles I's Protestant niece Sophia of Hanover and her Protestant descendants were to reign after Anne.

The *oath of abjuration* was taken in open court at one of the central courts in London or in a local *quarter sessions*, and sacrament certificates (see below) submitted at the same time. They can be found in the TNA or county archives as appropriate, many have been filmed but are unlikely to have name-indexes. An example from Middlesex Quarter Sessions is shown in Chart 23.

Chart 23: Oaths of Fidelity & Abjuration 1707-1708 Middlesex Quarter Sessions [Film 2068200]

MIDDLESEX Per her Ma^{ties} Justices of the Peace att A General Quarter Sessions & all other Persons it may Concerne.
These are to Identify that in Pursuance of her Majesties late Proclamation for Putting the Lawes in Execution against All Papists and Reputed Papists and others Dissafected to the Government to take the Oaths as the Lawes directe.

Wee her said Majesties Justices of the Peace for this County whose Names are hereunder Subscribed have caused the severall Persons hereunder Named to be Summond to our Severall Meetings at New Brentford division in this County to take the said Oaths (Viz^{t}) the oaths of fidelity and abjuration.
March 9 1707

Augusdin GROM schoolmaster & John THOMPSON gent of New Brentford took the Oaths.
March 16
Henry GOODNEIGHBOUR victualler & George DUNFORD gardener of Isleworth Parish, David BALLEY gardener of Twickenham Parish, James Sterling bodismaker and Mary THOMPSON widow of New Brentford took the Oaths
[Note change of year on Lady Day]
Mar 31 1708
William CLARKE gent of New Brentford took the Oath
Aprill 6
Francis CALLIOBB gent of Isleworth Parish took the Oath of Fidelity but refused the Abjuration Oath.
James ELLIS haub (?) of Islewoth aforesaid took the Oath of Fidelity but refused the Abjuration Oath.
Edmund BROWNELL gent of New Brentford aforesaid refused and Paid the Full Penalty.
Certifyd by us this fifteenth Day of Aprill Anno Dom. 1708
Thomas CULLUM
Ric'd MERIWETHER

Oath of Allegiance 1714 -1715

This was an oath of allegiance to George I at his accession and included in its wording a renunciation of the Catholic church. It was required by all persons over 18 years of age and records are at TNA. Civil and military office holders also had to take the oaths of *allegiance and supremacy*. From 1689-1702 other groups included in these requirements were university members, lawyers, schoolteachers and preachers.

Oaths of Allegiance from 1722

Another oath of allegiance commenced during the reign of George I and was required to be sworn at Quarter Sessions by those over age 18, so the records are at county archives. A handwritten example from the Quarter Sessions at Chelmsford, Essex on film 1702752 shows the Oath of Allegiance, and this is followed by the oath of abjuration and the declaration that he is a Protestant:

> *30 September 1812*
> *I, George Scutt of the Parish of Great Bursted in the County of Essex do sincerely Promise and swear that I will be faithful and bear true Allegiance to His Majesty King George. So help me God.*
> *[signed]* *George Scutt*

Another example is a printed document on film 1469785 combining oaths of allegiance and abjuration and a declaration against transubstantiation.

One dated 11 March 1819 at the Quarter Sessions at Lutterworth, Leicestershire is signed by James Bonser of Knowlton, Nottinghamshire, reminding us that we should check surrounding counties' records. An example of a certificate showing that an excise man had taken his required oaths in Leicestershire is on film 1469785 :

> *November 25 1788*
> *Richard Rogers took the Oath of Office as Excise Man, and the Oaths of Allegiance and Supremacy*
> *Before A. Hiselrige*
> *J. Fenwicke*

Two religious denominations deserve special notes:

- Someone who affirms rather than swears is almost certain to be a member of the Society of Friends (Quakers, formed 1654) who opposed oath-taking. Quakers were allowed to take an affirmation of loyalty, rather than an oath, after 1723.

- Roman Catholics were allowed to take the oath of allegiance after the Catholic Relief Act of 1778.

Further details about the records at TNA are in their research guide D4.

Parliamentary Papers

Parliamentary papers have been little-used by family historians as they seem intimidating, but in fact they are remarkably well indexed and thus easy to use. They are full of extraordinary amounts of information about people marginally involved in government, or giving evidence on various subjects of social concern.

The *parliamentary papers* calendars and texts are starting to become available online. Fowler and TNA research guide D7 have details about all kinds of *parliamentary papers* and how to use them. A searchable index from 1801-1997 has been published 0n CD-ROM and there are printed indexes covering 1700-1799, 1801-1851, 1852-1899, and 1900-1949; these are available at TNA and several major university libraries worldwide, and online for a fee. A related site of interest is *The Chronological Table of the Private and Personal Acts [of Parliament] 1539-2002* which is available for direct text searching at: **www.hmso.gov.uk/legislation/chron-tables/private/chron_contents.htm** [NB there is an underscore _ between chron and contents]. It is particularly useful for such things as:

- Changes of name
- Enclosure Acts
- Testamentary matters
- Divorces
- Naturalizations
- Jointures
- Marriage settlements

Petitions

Petitions are *applications* and consist of two main types.

For positions with:

- A public body such as the national government, a county, borough, parish or manor.
- An institution such as the Honourable East India Company or HM Customs & Excise.
- A private person.

Any of these could involve the submission of a petition giving biographical information and qualifications (Camp 1994). However, not all positions required petitions, for example those taken in rotation amongst parishioners, or appointments made by quarter session.

For assistance:

- Financial assistance such as a pension, or admission to an almshouse.
- Redress of a grievance, either to Parliament or Quarter Sessions. These could emanate from an individual, family, parish or other area representative or a group of tradesmen.

One of the genealogical bonuses in *parliamentary papers* are the *petitions* laid before parliament which can contain remarkable details about individuals and their families (Camp 2001). Surviving documents will likely be amongst the records of the appropriate body,

for example in parliamentary papers, quarter sessions records kept by the clerk of the peace, or the records of the institution or company.

Sacrament Certificates 1672-1828

One of the requirements of the Test Act, in force from 1672-1828 and applicable to all holding official civil or military posts was the production of a *sacrament certificate* recording when and where the bearer took Anglican Holy Communion.

Between 1689 and 1702 it also applied to beneficed clergy, university members, lawyers, schoolteachers and preachers. Communion was to be taken at least once a year and testified by the clergyman, churchwarden and two witnesses.

Thus anyone doing so was not a Non-Anglican at the time. If previous evidence of nonconformity or Catholicism exists then this may date a change to conformity, perhaps as part of a career pattern and upward mobility. In 1828 a declaration was substituted and was required until 1841. Further details on this and other test acts relating to nonconformists are given in the author's *Researching English Non-Anglican Records*.

Some *sacrament certificates* relating to the Home Counties are at TNA but most will be with Quarter Sessions at the county level. An example for a schoolteacher is shown in Chart 24.

Chart 24: Sacrament Certificate for Charles Powell 1750 [Film 1469784]

We the Minister and Church Warden of the Parish and Parish Church of *Cotesbach* Do hereby Certify That *Charles POWELL school master of Lutterworth* on Sunday the *twenty third* Day of *September* last past did receiveth the Sacrament of the Lord's Supper in the Parish Church aforesaid immediately after Divine Service and Sermon according to the Usage of the Church of England.
In Witness whereof we have hereunto subscribed our Hands the *second* Day of *October 1750*.
[Signed] *John FANSHAWE* Minister of the Parish and Parish Church aforesaid
Richard HASLERS (?) Church Warden of the said Parish and Parish Church
William ALLEN and *Eliz: HORNE*
Do severally make Oath That they did see the said *Charles POWELL* in the abovewritten Certificate named And who now present hath delivered the same into this Court receive the Sacrament of the Lord's Supper in the Parish Church aforesaid And that they did see the said Certificate subscribed by the said Minister and Church Warden.
[Signed] *Willen ALLEN*
The mark of Eliz: HORNE X

Subscribers

Lists of subscribers to the printing of books and to charities, as well as membership in societies have been discussed in the author's *Researching English Contemporary Documents*. There are many other subscribers lists which do not fall in those categories and the researcher is urged to carefully note what is available for their area and time period.

One example:

✸ **St. Paul's Briefs**

To finance the rebuilding of St. Paul's Cathedral after it was destroyed in the Great Fire a special tax was levied on coal arriving at the port of London. In addition citizens all over England were encouraged to contribute. Parochial lists (briefs) of contributors with the amounts donated in 1677-1678 still exist for about 30 English counties. The records are held at the Guildhall (Harvey 1998) and the Society of Genealogists has the six films of the contributors, which form a useful partial census of parishes at this date. These records can also be found along with accounts to craftsmen, and many earlier records of repairs to the cathedral, on 34 GSU films starting at 1594119. Further information is given by Churchill.

Treasury Books

The letters and papers of the Treasury Board relating to the period 1557-1920 are considered in TNA research guide D39 and in Mullins' older texts. The treasury Board considered applications for payments for all kinds of services rendered to and by the State and almost every area of government was involved at some time. Consequently there are tremendous numbers of names of people being appointed to offices, having remissions for fines and dues, being granted money or pensions, submitting accounts and so forth. TNA has calendars and finding aids but these records have not been filmed by the GSU or TNA; the researcher needs to use them at TNA. Hopefully they will be digitized and become text-searchable on TNA's site soon.

Trustees

Lists of trustees will be encountered and all can add to your knowledge of your ancestor's occupation and interests. Minutes of the board will indicate nomination or election dates as well as resignation or death, and may give details about activities and opinions. All kinds of organizations had trustees, for example turnpikes, schools, railway companies and chapels. Examples of lists on film include:

- *List of Surviving Trustees for the Middlesex and Essex Turnpike Roads* on film 1751944.
- *Trustees of the Stocks of the Russia Company 1666-1955* on seven films starting at 1473405.
- *Trustees for various Society of Friends burial grounds in 1724* on film 1468948.
- *Minute Book of the Trustees of the Cordwainer and Bread Street Wards Charity School, London* on film 1835886.
- *Church Trustees minutes, accounts and rate books 1781-1879 for St. Alkmund's, Shrewsbury* on film 1702946.

Finding Religious, Loyalty & Other Lists

I have indicated the most usual repositories where the main lists can be found, but the sheer diversity and quantity of records is daunting! When you discover an original, do ask the archivists if there is a published transcript to simplify your search, then refer to the original. There is no single catalogue of lists of people, the researcher will come across them by patiently examining catalogues of archives and online sources. Serendipitous discoveries can be found hidden amongst groups of more well-known records and there are lots more waiting to be catalogued!

Those hoards labelled *miscellaneous documents* are good hunting grounds for one-off items, as in the case of a very unusual *Bill of Articles* concerning the rights of the parishioners in Chilwell, Nottinghamshire described by Hibbert (2000). The City of London is particularly well-provided with miscellaneous lists, for example on film 0569946 there are lists of housekeepers 1807 in St. Benet Paul's Wharf parish, inhabitants 1811-1824 in St. Botolph Aldgate parish and inhabitants 1787-1808 in Barr's Precinct.

The List and Index Society have published an enormous amount of miscellaneous lists, many of which are at the Society of Genealogists and other major reference libraries, and filmed on the FHLC.

TONTINES & ANNUITIES

These are investments used to raise money for various government expenses, such as paying for 18th century wars against France, or local schemes such as building a village hall. Each consisted of an investment which provided an annuity for the proprietor (investor) but they differed as follows:

- A **Tontine** (more formally a **Tontine Annuity**) consisted of the purchase of a share in a scheme with a fixed number of nominees. They nominated a person, usually their youngest relative, during whose lifetime an annuity would be paid to the proprietor. As each nominee died, so the annuity for the remaining proprietors increased, until no nominees remained. Tontines could be assigned by deed or will, and passed to the next of kin at death if they had not been so assigned.

- An **Annuity** could be bought and a life nominated, but payments were made at half-yearly intervals to the proprietor during the lifetime of his or her nominee. The nominee was often also the proprietor. When the nominee died so did the annuity, the remaining proprietors receiving the same sum as before. There may have been *one proprietor* or *several contributors* could combine to purchase one annuity.

Proprietors were those that could afford them, typically the upper middle class and above, but nominees may have been employees or servants if they were young and healthy, so more humble people do feature in these records. About 15,000 people are named in the Tontine records (Bevan 1999).

State Tontines and Annuities

The first of the six state tontines appeared in 1693 and the last in 1789, whilst the five state annuities commenced between these dates. The records continue long after the date of original issue and include:

- Notations to the original records.
- Publication of periodical lists of surviving nominees, for example the 440 survivors for the 1789 tontine still alive in 1868.

The last surviving nominee for the 1766 tontine died in 1859; and the last of the 3,495 nominees for the 1789 tontine died in 1887 (Bevan 1999). Thus the genealogically-useful range of years is almost two centuries—1693 to 1887. The dates and TNA record classes are noted in Chart 25.

Chart 25: State Tontines & Annuities

DATE	NAME	TNA CLASS	INDEXED OR PUBLISHED
1693	1st British State Tontine	E 407	Newington-Irving 1996
1745	1st State Annuity	NDO 1 & 2	Leeson 1994
1746	2nd State Annuity	NDO 1 & 2	
1757	3rd State Annuity	NDO 1 & 2	
1766	2nd British State Tontine	NDO 1	
1773	1st Irish State Tontine	NDO 3	Film 0087890
1775	2nd Irish State Tontine	NDO 3	In print at TNA*
1777	3rd Irish State Tontine	NDO 3	Clements and in print at TNA*
1778	4th State Annuity	NDO 1 & 2	Leeson 1994
1779	5th State Annuity	NDO 1 & 2	
1789	3rd British State Tontine	NDO 2	--

* Irish nominees only published by ffolliott.

Tontine & Annuity Records

Records of tontines and annuities supply much reliable and accurate information:

- Names of proprietors—investors included many from Continental Europe, especially the Low Countries.
- Addresses of proprietors.
- Rank, profession or occupation.
- Age of nominees.
- Parentage of nominees.
- Updates on marital status.
- Death dates of nominees.
- Who was still alive at certain dates.

Documents filed as authority to assign payments of annuities to their appointed successors include:

- Certified copies of marriage, death and burial records.
- Copies of wills and administrations.
- Half-yearly *certificates of existence* for the 1789 Tontine.

Chart 26 gives statistics for the state tontines and annuities and Chart 27 has examples from Leeson's Index.

Chart 26: Numbers of People Named in Tontines & Annuities

* Other = proprietors, contributors and others

DATE	NAME	NAMES OF	
		NOMINEES	OTHERS*
1693	1st British State Tontine	1,002	?
1745	1st State Annuity	522	457
1746	2nd State Annuity	941	917
1757	3rd State Annuity	772	1,161
1766	2nd British State Tontine		138
1773	1st Irish State Tontine	3,561 (only 720 of whom were Irish)	?
1775	2nd Irish State Tontine		?
1777	3rd Irish State Tontine		?
1778	4th State Annuity	53	?
1779	5th State Annuity	133	?
1789	3rd British State Tontine a.k.a Great English Tontine	8,326	?

Chart 27: Leeson's Index to the British State Tontine 1776 [sic 1766] & Annuities 1745-1779

The 8 columns of information give surname, first name, position, abode, age, death year, debenture # and year. Examples follow:

HILL, Elizabeth daughter of Chislehurst, Kent age 26, died 1791, deb 152 of 1745 [thus born 1718-1719].

HILL, Susannah daughter of Chislehurst, Kent age 22, died 1771, deb 151 of 1745 [thus born 1722-1723].

OMPHALIUS, Frederick purser HMS Somersett of St. Martin-in-the-Fields, Middlesex age 49, died 1747, deb 401 of 1746 [thus born 1696-1697].

OWEN, Ann daughter of Paternoster Row, London age 19, died 1795, deb 118 of 1746 [thus born 1726-1727].

OWEN, Edward printer of Paternoster Row, London age 41, died 1771, deb 265 of 1746 [thus born 1704-1705].

PAUW, Wilhelmina Anthonia daughter of Amsterdam, Holland age 4, died 1797, deb 1172 of 1746 [thus born 1741-1742]

PORTER, Claire Catherine wife of Constantinople, Turkey age 21 died 1766, deb 491 of 1757 [thus born 1725-1736].

REMNANT, Ann wife of St. Dunstan-in-the-West, London age 27, died 1748, deb 115 of 1745 [thus born 1717-1718].

REMNANT, Mary Ann daughter of Eltham, Kent age 6 died 1779, deb 846 of 1757 [thus born 1750-1751].

REMNANT, Susanna daughter of Eltham, Kent age 4 died 1766, deb 847 of 1757 [thus born 1752-1753].

The *Report on Irish Tontines* on film 0087890, includes a printed list of the nominees for 1773 by first letter of surname, but not alphabetical, as in Chart 28. Saul & Markwell, and Herber have a useful sections on annuities and tontines. The unfolding story of the discovery and indexing of tontines can be found in Leeson (1964, 1965, his 1968 guide, 1987) and Groom. Silver tontines, possibly made for an 18th century commercial tontine, are described in Genealogists' Magazine Vol. 19 #1, page 4.

Chart 28: Nominees of Irish Tontine 1773

Susanna COCKBURN (10) parish of St. Patrick, Kilkenny eldest d/o Rev Archdeacon William Cockburn of the said parish by Susanna his present wife. £100

Margaretta Diana COX (4) parish of St. James, Westminster eldest d/o Colonel Thomas Cox of the said parish by Anna Diana his wife. £300

Caroline Henrietta COX (3) " 2nd d/o £300

Sophia Mary COX (2) " 3rd d/o £300

Catherine COPELAND (8) parish of Astbury, Chester eldest d/o John & Sarah Copeland of the said parish £100

Sarah COPELAND (4) " 2nd d/o " £100

Elizabeth COPELAND (1) " 3rd d/o " £100

George COPELAND (5) " 3rd s/o " £100

Isaac COLLARD (under 1) town of Maastricht in Brabant youngest s/o Alexander Queryn Collard of the said town by Sarah his wife. £100

Edward DAWSON (7) parish of St. Thomas, Dublin 2nd s/o Richard & Anne Dawson of the said parish. £200

Thomas DAWSON (5) " 3rd s/o " £200

Sarah DASHWOOD spinster (11) parish of Bicknoller, Somerset 3rd d/o Robert & Mary Dashwood late of the said parish, Deceased. £200

Other Tontines and Annuities

The vast majority of those described as *annuitants*, say on a census, were in receipt of an annual income, pension or grant from sources other than the state tontines and annuities. Sources of such income include:

- Guardians of the Poor raising funds for local projects, such as building a workhouse, infirmary of school. Streatham, Surrey was one of the early places to operate a workhouse and perhaps this was the reason that annuities were issued; some examples of the records for these are in Chart 29.

Chart 29: Account of Annuities Granted by Guardians of the Poor of Streatham, Surrey
[Film 1551191]

One double-page spread gives the annuitants names, residence, profession, age, purchase money, rate %, when purchased, annual amount of annuity, to whom paid, when dead, annuities paid to - columns for Lady Day and Michaelmas 1791-1794. Various confirmatory documentation is attached and the first four and the seventh entry on one page are given here.

John WOOD of Ratcliffe Cross, gentleman age 59, purchased £300 at rate £9 on 11 Oct 1790, amount of annuity £27, paid to John Wood at Mrs Ebery's(?), London Street, Ratcliffe Cross. Paid £12.5s.71/2 at Lady Day 1791, but thereafter £13.10.0 twice yearly.

Supported by copy of christening entry in St. Sepuchre's. London *John s/o John & Sarah Wood born 25 Nov 1731 in*

→ Continued on the next page

Grate Ould Bailey, baptized same day. Extracted 29 Sep 1790 per Wm Salmon sexton & register keeper, & certified by Fras L'Estrange and Jas Bacon his clerk.

Joseph WILMOT of Chiswick has an almost identical entry under the above, but his is supported by *A true copy had of an entry taken from a Family Bible in the Possession of the above Joseph Willmott and examined therewith this 1st Nov 1790 by Fras L'Estrange and Jas Bacon his clerk.*

Mary Anne Bugnion of Piccadilly, widow of Anthony Bugnion, age 60 purchased £500 at rate £9.5.0. on 1 Nov 1790, amount of annuity £46.5s.0 paid to Mary Anne Bugnion [later note says *gone abroad*]. Paid £18.7s.6d on Lady Day 1791 and thereafter £23.2s.6d half-annually.

Supported by copy of christening from Saint Hellier in the Island of Jersey: *Mary Anne d/o Mr Nicholas MALLETT and Mrs Mary CAILLETEAU his wife was baptized 24 Aug 1731, Mr Philip PAYNE being godfather and Mrs Louise CAILLETEAU (grandmother of the said infant) her godmother Certified by Ed. Dupre rector 26 Aug 1785.*

Anne Jane MALLETT [next entry after Mary Anne Bugnion née Mallett] of Harley Street [later note says *No 8 Gower St., Bedford Sq.*] spinster age 54 purchased £300 on 8 Nov 1790.

Elizabeth BLANCHARD of Black Friars spinster age 4 had an annuity of £200 at rate of £7.10s.0 purchased for her [perhaps by Robert Hunter] on 25 Apr 1791. The annuity of £15 per annum was paid to her father C. Blanchard. Attachments include a note authorizing payment to her father, and a certificate from her father that she was still living:

→ Continued on the next page

Brighton 28 Sep 1791

Dear Sir,

Being here with my Family for the benefit of the Sea Air I am prevented attending Personally at New Slaughter's Coffee House on the 30th to receive the Annuity on the life of Elizabeth Blanchard.

I beg you will be so obliging as pay it to the Bearer, Mr Blanchard, Father to the Young Lady, who will give you a proper receipt for same for me.

My best wishes attend you & your Family

I am D...

Your obedient Servant

Robt Hunter

---

30 Sep 1791

I do hereby Certify That me daughter Elizabeth Blanchard was living on the 29th day of this Instant September

Witness C. Blanchard

In Crescent Place, New Bridge Street, Black Friars.

- A firm for whom they had worked
- Indian Military & Civil Service Widows & Orphan Fund. There are 10 films of these for the 20th century (1915 onwards) including indexes. Information includes name of member of the fund; service or appointment; birth, marriage and death dates and sometimes places; name of wife and her birth date; names and birth, marriage & death dates of children; plus details of his subscription, when he joined, retired, cessation of subscription and cause. An example of this data appears in Chart 30.

Chart 30: Indian Widows & Orphans Fund

[Film 1866567]

***Victor Donald Chappell EVANS**, J.P. born 1915.019, married 1940 Peggy Buckingham (divorced 18 Oct 1949); married 1949 Launceston Register Office, Cornwall Elaine Julia 23 Dec 1949 (divorced 23 Dec 1957); child Victoria Anne Chappel born 1940, married 1962.*

***William Oulterson WOOD**, J.P., OBE born 1903, married 1936 before the Registrar in Klosters, Switzerland, Marianne Weingalt (born 1916). Children: Charles Gilbert born 1938, Kristin Ingrid born 1942. William died 1957 and his wife and two children were all admitted to pensions.*

***Rev. John Robert DE CHAZAL** J.P. born 1916, joined fund 1936, married 1945 Winifred Ellen (born 1915 & died 1960). Children Dorothy Helen born 1946, married 1969; Margaret Claire born 1947, married 1969; Anthony Charles born 1963 not eligible for pension. John retired 1951.*

- An affluent family whom they served loyally for many years.
- The army for disabled or aged men, or their widows and children, for example Chelsea and Kilmainham pensioners.
- Royal Navy pensions of various kinds, for example Chatham Chest, Charity for Relief of Officers Widows, Compassionate Fund, Admiralty pensions.
- Trinity House for any seaman, his widow or orphans.
- Guild, or trade company or association, for example those of the Fishmongers Company on film 1966881.
- Legacies from deceased relatives, friends or employers.
- Church or religious organization.
- Will of a local benefactor.
- Income from stocks and shares.
- Clubs and Societies, for example the *Artists' Annuity and Benevolent Fund*, for the protection and relief of artists engaged in painting, sculpture, architecture and engraving, and of their widows and orphans. Records at Guildhall span 1810-1990 and those for 1812-1841 are on film 1751568. Members were only admitted between the ages of 21 and 45, and had to provide specimens of their work; those who suffered periodically from gout or insanity were ineligible. Name, age, address, type of artist, premium paid, and sponsors certifying their ability and moral character occur on various certificates. Examples are in Chart 31.

Chart 31: Artists' Annuity & Benevolent Fund
[Film 1751568]

Richard RHODES of Grove Place, Camden Town engraver, age 48. Sponsors *Charles Warren, S. Middiman* and *L. Clennel*, elected 10 Jun 1813.
Mr LEGÉ of No 4 Arabella Row, Pimlico sculptor, age 44. Sponsors *James Hopwood*, William Tallemach, *Charles Warren*, elected 10 Jun 1813.
John VARLEY of No 5 Broad Street, Golding Square painter, age 34. Sponsors *C. Warren, Geo Hawkins, Willm Mulready*, elected 10 Jun 1813.
George SHEPHERD of Mary Street, Fitzroy Square draftsman, age 40. Sponsors *Saml Rawle, John Scott, C. Warren*, elected 10 Jun 1813.
John Buonarotti PAPWORTH of 11 Caroline Street, Bedford Square architect, age 44. Sponsors John Saml Agar, *W. Mulready*, H. Cooper, elected 22 Sep 1823.
Mr. William WESTALL A.R.A. of 19 Mornington Place, Hampstead Road painter & engraver, age 42. Sponsors *W. Mulready*, H. Cooper, *John Pye*, elected 22 Sep 1823.
Mr James STARK of 14 Beaufort Row, Chelsea painter, age 36. Sponsors *Jno Burnet, Chas Fox, John Pye*, elected 22 Mar 1831.
Albert VARLEY of 47 Edware Road, London landscape painter , age 25 and 11 months. Sponsors *John Varley, Wm Mulready, Henry Sass*, elected 22 Jun 1831.
Thomas Musgrove JOY of 4 Russell Place, Fitzroy Square portrait painter, born 9 Jul 1812 in Boughton Monchelsea, Kent. Sponsors *W.H. Simmons, Robt Farrier, James Stark*, elected 21 Dec 1839.
Note : Those in italics appear in DNB (Dictionary of National Biography)

- Tontines organized by corporate boroughs, for example the Nottingham Freemen's Annuity (Chart 32).

Chart 32: Nottingham Freemen's Annuity
[Film 1471018]

There are 8 columns of information:
Date of Allotment of Annuity
Name of Annuitant
Place of Abode
Occupation
Age at time of Allotment
If married, name and Age of Wife
Date of Death of Annuitant
Date of Death of Wife or Widow of Annuitant (if any)

6 May 1867 **Mary, widow of John BARWICK**, 31 Rancliffe Street, 82 now, died 6 Mar 1886.

17 Mar 1886 **John TOWILL** (?), Cromwell Street, Nottingham, yarn agent, age 59, wife Stella Beth age 65, annuitant ;dead', wife died 24 Apr 1900.

15 Jan 1900 **William Thomas TUPLING**, 32 Gladstone St., St. Mary, Nottingham, stoker, 57, widower, died 3 Mar 1901.

15 Mar 1901 **William Joseph HACKETT,** 58 Coventry Road, Bulwell, Nottingham, pawnbroker's assistant, 52, wife Elizabeth 49, he died 5 Dec 1917

10 Jun 1907 **John Henry CLARKE**, 8 Rathbone Place, Middle Hill, Nottingham, iron turner, 49, Has no information as to wife. She left him 25 years ago.

Note: The dates (except the last) suggest there was only one annuity given at a time.

Private annuities may be recorded in the Close Rolls, kept at TNA and copiously indexed (Bevan 1999). However, most non-state tontines and annuities can be found amongst local records either at the county, borough or parish level, and much is available through the FHLC.

INSURANCE

Insurance is the payment of a premium to guarantee monetary compensation in the event of loss or damage to property or life; in the latter case usually termed **assurance**. Early forms were limited to marine and fire insurance whilst life and accident insurance came later, being preceded by self-help groups such as burial clubs, guilds and friendly societies. Over time, insurance became available for all manner of property and personal risks, ranging from house-breaking, highway robbery, death by gin-drinking, death of horses, to assurance of female chastity!

A good text for the history of British Insurance is Cockerell & Green, whilst Cannon (1997) and Krasner-Khait have shorter discussions. A much weightier tome is that by Jenkins and Yoneyama. Cannon states that *calculating risks required the systematic collection and analysis of appropriate data.* This wonderful databank may still survive for the use of the genealogist, and the records of fire insurance and life assurance companies are especially relevant to family historians. The archives of insurance businesses are amongst the oldest and largest collections of business records in Great Britain. Since the 1970s most of the large ones have appointed full- or part-time archivists, many have deposited their records in record offices, an important example being the Phoenix now at Cambridge University Library. Wratten outlined the problems of the archivist in 1984, and much progress has been made since then.

The archives' names and addresses are listed by Cockerell and Green who also list insurance institutions and have a useful list of agencies operative in each UK town with dates of extant records and their location. Many of these collections have barely been touched by family historians yet. Examples are shown in Chart 33.

Chart 33: Local Insurance Agents' Records
(data from Cockerell & Green)

AGENCY	COMPANY	DATES	LOCATION	REF
Canterbury, Kent	Norwich Union	1828-1875	Norwich Union	--
Carlisle, Cumbria	Sun Fire	1848-1914	Cumbria RO	--
Carnforth, Lancs	Royal	C1910	Lancashire RO, Preston	DD X 831
Chagford, Devon	Law Union & Rock	1944-1952	Devon RO, Exeter	3963 M
Cornwall	County Fire	1810-1836	Sun Alliance Archives	--
Cullompton, Devon	Lancashire	1866-1931	Liverpool RO	--

Brief descriptions of marine and fire insurance are given first here, with emphasis on the records of use to the genealogist. All of the personal types of insurance available for sickness, disability, death and provision for dependents have been grouped into one section titled *development of life assurance*, again with an emphasis on records useful to the family historian.

Development of Marine Insurance

The concept of property insurance goes back five millennia to the Chinese and then to Babylonian shipping merchants from 1800 BC. Marine insurance developed in the Middle Ages in Europe in response to similar shipping losses caused by piracy, theft and shipwreck. The Italian Lombard merchants' device of sending their combined merchandise divided amongst several ships formed the basis for spreading risks. In the mid-16th century these forms of contract were being used in England but there were only 30 sworn brokers in London by 1574.

Lloyd's coffee house in London became the meeting place for marine insurers in the 1690s, although other risks were accepted. Until 1993 these insurers, or Lloyd's names, had unlimited liability, meeting the full cost of any loss personally.

However, by the mid-19th century most insurers formed companies of limited liability. Insurers invested the premiums they received in loans and mortgages, for example to landowners enclosing land in the 18th century; and more recently in stocks, shares and property developments.

There were also clubs formed by ship owners for mutual insurance, such as the collier fleets of northern England and the fishing-boat owners in the south-west.

Records of Marine Insurance

Marine insurers required detailed information about the vessels and the people owning and running them so their archives reflect this. From the early 18th-century underwriters recorded their annual insurances in small, portable registers known as *risk books*. These may record the date, sum insured, insurer, vessel, master, voyage, premium rate and percentage insured. Later risk books include the placing broker's name and a description of the cargoes. Some examples are shown in Chart 34.

Chart 34: Marine Insurance Risk Book Entries for 1725 (data from Cockerell & Green)

T. Roggers insured the Joseph and Mary, sum insured £200, master T. Roggers for a voyage from Newcastle to London at a premium rate of 1.5, 84% insured.

J. Hamilton insured the Jane, sum insured £50, master V. Brown from Antigua to Glasgow, premium rate of 3.0, 84% insured.

S. Marsh insured the St. George, sum insured £1200, master W. Roberts from London to Lisbon, premium rate , 1.3, 84% insured.

G. Fitzgerald insured the Shene, sum insured £800, master M. Astwick from Teneriffe to Hamburg, premium rate 2.10, 84% insured.

Newspapers, the *Shipping Gazette* and *Lloyd's List* detailed records of safe arrivals and ship casualties and examples are given in the author's *Researching English Occupuations - Civilian Services*. Insurance companies also have records of payments for wrecks and damaged or lost goods. The role of insurance companies in setting up a system of qualification by certificate for fishermen is the subject of a substantial article by O'Driscoll.

Development of Fire Insurance

The fire insurance business relies on systematic knowledge of the incidences of loss, with wooden, thatched buildings crowded together in towns being high risks. The Great Fire of London in 1666 provided impetus for the growth of fire insurance; the first company was started in 1681 in London by Nicholas Barbon. The London companies had branches in most major towns, (the *Sun Fire Office* had 50 agencies in 1740 and 135 by 1790), but there were also provincial companies who only did regional business; by 1790 independent fire offices had opened in Worcester, Bath and Leeds.

All these companies encouraged better building methods and kept records of the construction details of their insured properties, as well as developing improved firefighting methods. Cockerell & Green have an extensive history of the different companies, their mergers and how they operated. Each company identified its insured buildings by affixing *fire marks* to them, cast-iron plates about 6" wide and

painted or gilded. Many can still be seen on buildings in England today, and illustrations found on **www.firemarkcircle.fsnet.co.uk**.

Each company had its own private fire brigade and at first these only attempted to quench fires for their own company's clients. Later, insurers realized that their investments would be better protected if they pooled their resources and shared the firefighting work.

Records of Fire Insurance

Jenkins has pointed out that during the later 18th- and first half of the 19th-centuries insurance did not only apply to the urban affluent. Agents were active all over the country, and it was often a condition of tenancy on large estates that the tenant take out insurance on his rented property. Fire and contents insurance was often added since premiums were low at that time.

The client (confusingly formerly called *the insurer*, but later *the insured*) paid his premium and received a policy or certificate, the details of which were entered in the company's registers. Only a few original certificates still exist but the company registers have survived in much greater numbers. Some examples of certificates include:

- An actual policy for the Wesleyan Chapel, Salt Lane, Salisbury is filmed on 1526366.
- Original certificates offered by auctioneers, like this one on: **www.mullockmadeley.co.uk**:

Fire Insurance Certificate issued by the County Fire Office dated March 25th 1836, printed form with manuscript insertions, issued to Thomas Brickwell Barrett, of Maid's Moreton, Bucks described as 'a dealer in Beer', providing cover for two thatched cottages. In excellent condition, with a fine large and impressive engraved titlepiece showing a Britannia figure with shield with lion passant behind.

A major depository of fire insurance records is the Guildhall Library since it is the local record office for the City of London where most insurance companies were based. It holds records for 80 of them, half of which were involved in fire insurance, notably the *Hand-in-Hand Fire & Life Insurance Company* (established 1696), the *Sun (Fire) Insurance Office* (founded 1710), and the *Royal Exchange Assurance* established in 1720. The Sun Fire Insurance Company has extensive records—over 2.2 million policies between 1710 and 1863, which the London Archives Users Forum (LAUF) is indexing. So far, over 50,000 policies from 1816-1824 mainly in the London area are at *The Place in the Sun* index online at **www.a2a.org.uk**. Guildhall does have other name indexes for 1714-1731 and 1775-1787, the latter also including the Royal Exchange.

The Guildhall Library has a useful *Leaflet Guide to Records* online at **http://ihr.sas.ac.uk/gh/fire.htm**. Guidance for using the index can be found at **www.history.ac.uk/gh/sun.htm** and indexes include:

- Date and number of the policy.
- Insured's name and address.
- Insured's occupation or status; policies held by one man will indicate if he combined several occupations, and give an idea of which was the most profitable business.
- Any special capacity in which the policy was taken out (e.g. as executor or trustee, or names and occupations of tenants).
- Names and occupations of other people mentioned.
- Location of the property insured, which might be land or chattels, is given where it differs from the address of the policyholder and is sufficiently specific. Location will be exact and show nearby properties, often with a plan attached which is especially useful for the period before detailed estate or tithe maps.
- Names of insured vessels, with their masters.

Examples from the Sun Fire Office Policy index given in Charts 35, 36 and 37 give valuable information and invite further investigation into the original documents as well as into wills, trade directories, land tax records, detailed maps and later census and poll books. The policies themselves are likely to contain detailed plans and structural descriptions of the property and its value, the premium paid, renewal date and various endorsements.

Chart 35: Dashwoods from Index to Records of Sun Fire Office (MS 11936)

POLICY #	DATE	INSURED
11936/471/919071	23 May 1816	Robert DASHWOOD, Southborough Hall near Tunbridge, Kent esq.
11936/471/925476	18 Dec 1816	James DASHWOOD, Parkhurst near Dorking in Surrey esq
11936/476/927223	5 Feb 1817	Mortgagers of Robert DASHWOOD esq, Southborough Hall, Tunbridge, Kent as Mortgagee of 2 Cavendish St. (chemist) 22 Harley St., Cavendish Sq.
11936/482/960763	16 Dec 1819	James DASHWOOD, Forrest Lodge nr Bracknell, Berks esq.
11936/493/991448	29 Apr 1822	Robert DASHWOOD, Southborough Hall, Tunbridge, Kent esq.
11936/493/995016	8 Aug 1822	Richard DASHWOOD, 119 Crawford St., Portman Sq. esq.
11936/494/1008889	20 Oct 1823	Matilda DASHWOOD, 6 Gower St., Bedford Sq. gent[lewoman]

Robert of and James an MP are brothers, Richard is of the Norfolk branch, but Matilda is new to me—I wonder who she is?

Fire insurance companies have been using their own unique maps for identifying fire risks of buildings for over 250 years. These very large-scale plans contain information on boundaries of buildings, number of stories, position of skylights, construction materials and a wealth of other practical information. They can give a good impression of working conditions. At first each fire insurance company drew up its own plans but from 1886 to 1970 the firm of Charles E. Goad Ltd supplied them to all companies, usually at the scale of 1:480 (1 inch to 40 feet).

Chart 36: Remnants from Index to Records of Sun Fire Office (MS 11936)

NAME	DETAILS	DATES
Samuel REMNANT	High St., St. Giles, timber merchant. In 1822 is executor for Robert Flint	1816-1824
James REMNANT	20 Plumtree St., Bloomsbury gent	1819-1821
James REMNANT	20 Little Russell St., Bloomsbury	1821-1822
James REMNANT	78 St. John St. Road gent	1824
James REMNANT	13 Claremont Place, Pentonville gent	1825

One wonders whether Samuel is just one man or a father and son. Is there just one man named James who moved around, or more than one?

Neaverson provides more details on available plans, with a list of towns and dates covered. A set of Goad's plans for most of the important towns and cities of the British Isles is at the British Library on microfilm and indexed, thus copies can be requested. Further information and an example are at: **www.bl.uk/collections/map_fire_insurance.html**.

The Guildhall Library has the plans for the City of London for a selection of dates.

Chart 37: Toppings from Index to Records of Sun Fire Office (MS 11936)

NAME	DETAILS	DATES
TOPPING	Other occupier on the Green at Richmond	14 Nov 1816
	Other occupier near the Orange Tree, Richmond	1819-1824
William TOPPING	The Duke's Head, New Road back lane, victualler	29 Jan 1818
	The Duke's Head, Cable Street, victualler	5 Aug 1818
	48 Union Street, Somers Town gent	11 Feb 1819
	Red Lion, Red Lion Street, Holborn, victualler	13 Sep 1920
TOPPING WHARF	Warehouse, Tooley St.	29 May 1820

It is probable that the two addresses in Richmond are actually the same dwelling. Did William have two pubs called The Duke's Head or is this same edifice described differently? Did he keep moving to different premises, or install managers, or is there more than one William? The warehouse at Topping Wharf has the address 3-11 Tooley Street in the 1846 PO Directory. Other examples of available insurance records include:

- Wesleyan Methodist Trust Assurance Co. Ltd established 1822 with records on film 1594513.
- Redstone's booklets on Bristol and Somerset Insurance Policy Holders 1714-1731.
- Dickenson's analysis of probate inventories and insurance records for the woollen and worsted industries in Yorkshire.

- Stanley Chapman's work on Devon fire insurance records of inventories of merchants' and manufacturers' property 1726-1770.
- Over 300 Sun Fire Insurance Office Claims (1770-1788) are at the Society of Genealogists and an index of names, occupations and locations by county, together with examples, is given by Lawson-Edwards (1975).

To locate policies not at Guildhall consult the index of agents in Cockerell & Green who also give the addresses of firms so you can contact them directly.

Hawkings (2003) has written a guide for family and local historians and he estimates that by the end of the 18th century one third of tradesmen were insured by either the *Sun* or the *Royal Exchange* companies. Further details on the format and use of fire policy registers is given by Thomas, and Blake who notes other indexes and has examples. Camp's 2003 article is excellent on history and examples.

Development of Life & Accident Assurance

In England an early form of personal insurance was run by the mediaeval monastic institutions. A wealthy person could purchase a *corrody* which could provide care within the monastery or regular cash payments.

For more ordinary folk the *craft and trade guilds and livery companies,* and later certain *industrial assurance companies*, played an important role in provision for their members in times of sickness and for the families when they died.
Self-help groups called *friendly societies* and *burial clubs* assured similar help for many social strata; and *co-operatives* and *trade unions* also played their part. It was not unusual for a person to be involved in the administration of more than one type of self-help society.

At first the commercial life assurance companies only catered to the upper end of society, but during the 19th- and 20th-centuries most burial clubs, friendly societies and industrial assurance companies either evolved into or were displaced by life assurance companies. By the beginning of the 20th-century employers were also providing sick benefits.

In order to be able to access the records the family historian will need to find out if an ancestor had an insurance policy and which company it was with. Some suggested avenues are:

- ✧ Wills
- ✧ Death Duty indexes
- ✧ Family papers
- ✧ Indexes to company records
- ✧ Consult Cockerell & Green and local archives to find which companies had agents in his nearest town.

The records of the first company, the *Amicable Society for a Perpetual Assurance Office* were discussed by Bellinger. Their records date from 1705 to 1890 and include minutes, accounts, correspondence and the policy records.
When policies were taken out by a member to provide for his dependants one can find:

- ✧ Names, ages and relationships
- ✧ Occupations
- ✧ Addresses
- ✧ Sometimes other information such as executors, guardians and bankruptcies

They are most useful for connecting families dispersed across the country or, indeed, abroad. Bellinger also notes that the wealthy often took out numerous policies on unrelated people who may not have been aware of the fact. Such life policy interests were advertised for auction in the latter part of the 19th century.

For inspiration read the following accounts:

- Woodward describes her success with insurance records for a 2nd great grandfather.
- Scarr tells the tale of an ancestor involved in a test case of insurance law in 1904.
- Liz Carter describes the different forms of charities and insurance available to the poor.

Guilds & Trade Organizations

Greek and Roman occupational guilds operated as cooperatives where members paid money into a pool that ensured that their family would be cared for should the head die young (Krasner-Khait). Guilds and Livery Companies are considered in detail in the book *Researching English Occupations - Professions & Trades*.

Digging into the minutes and sundry records of the guilds and other craft and trade organizations including trade unions reveals much of use to the family historian. Many organizations for the relief of poor, sick and aged members were founded, for example in bookbinding at least a dozen societies were operational at one time or another. Some changed their name and some merged with others of-course:

- Amicable Society of Bookbinders.
- Bookbinders' Consolidated Relief Fund.
- Bookbinders Consolidated Union.
- Bookbinders' Friendly Benefit Society.
- Bookbinders' Pension and Asylum Society.
- Bookbinders' Pension Society (election of two pensioners in Jaffray's scrapbooks in British Library).
- Bookbinders' Provident Asylum Society built an asylum in 1843 in Balls Pond Road, Islington to care for aged and infirm members. An illustration of this building appeared in *The Builder 1868*, and can be viewed with the Jaffray collection online at: **www.bl.uk/collections/early/bindings/jaffcoll10.html** London Metropolitan Archives also has a 19th-20th century file on this asylum under *Metropolitan Benefit Societies Almshouses* (LMA/4228).
- Friendly Society of Bookbinders.
- Friendly Society of Journeyman Bookbinders of London & Westminster.
- London Consolidated Society/Lodge of Journeyman Bookbinders.
- National Union of Bookbinders & Machine Rulers.
- Society of Day-working Bookbinders of London & Westminster.

It is worth contacting the relevant archives and doing internet searches for the records of such institutions.

Burial Clubs

In the 19th and 20th centuries a pauper's burial was considered the ultimate disgrace for the family; even resorting to applying for assistance from the overseers or guardians of the poor was better than suffering the indignity of a pauper's funeral. Insurance companies did not cater to the weekly wage earner until at least the 1850s and the need was filled by burial clubs run by local or national friendly societies. Burial clubs were enormously popular with the working classes who made small weekly payments in order to provide for a decent funeral and perhaps short-term subsistence for the widow and orphans (see Chart 38). Further details on Victorian funeral customs are described by May, and on the Victorian poor by McLaughlin.

Chart 38: Advert for a Burial Club
(Undated, Society of Genealogists' collection, original illustrated in Genealogists' Magazine Vol 28 #2, page 53)

Established Twenty Six Years
THE BURIAL INSTITUTION
Held at MR. WEIBLE'S
The Fountain, in Broad Street, Golden Square
At MR. RENSHAW'S
The Queen's Head, Corner of Paradise Street & High Street, Marylebone
And at MR. OSBORNE'S
The Sign of the Two Chairmen, Dartmouth Street, Westminster

Many persons at the death of a husband, wife or child etc. find it difficult to give them a decent burial, without the assistance of friends, or application to the parish.
To prevent which, this seasonable remedy is provided. At the death of a member, his or her friend or nominee, to defray the expence of a decent funeral, receives from the society FIVE POUNDS the first meeting night after.
Terms of admission are only One Shilling entrance, three halfpence per week to the box, and twopence per quarter to the clerk; to be free members at the expiration of six calendar months.
Members of either sex that are in good health and upwards of SEVEN and under FIFTY years of age may be admitted. Members of this society, where attendance is given by the committee at Mr. WEIBLE's the first Friday evening; at Mr. RENSHAW's the second Friday evening; and at Mr. OSBORNE's the third Friday evening in each month; respecting business, from six to nine o'clock.
Robert MACKIE, Secretary and Undertaker, No.6 Marshall Street, Golden Square.
WOODS, printer, 10 Hart St near Duke St, Grosvenor Sq, London

Freemasons

A distinction has first to be made between:

- *Operative Masons*, those who worked at the stone mason's trade and have been organized in guilds for hundreds of years. Here the term freemason referred to one who worked the best-quality freestone, a fine-grained, easily sawn sandstone or limestone. A system of lodges was developed to suit the itinerant nature of the trade but these had ceased to have any connection with the trade by the 17th century. Information about the trade and its records is given in the author's *Researching English Occupations - Professions & Trades.*

- *Speculative Masons* were non-operatives; they did not work at the trade but belonged to one of the lodges of the charitable organization called the *Freemasons* which originated in the mid-17th century. It is these that are dealt with here.

Millions of men have belonged to this organization popularly called the *masons*, each first registered as a member of a local *craft lodge*, headed by a *worshipful master*. There are *Provincial Grand Lodges* and the governing body for England & Wales is *The United Grand Lodge of Antient, Free and Accepted Masons of England.* Some women were active during the period 1663-1723, and currently there are two groups that admit women: *The Honourable Fraternity of Ancient Freemasons*, which seceded in 1913, and *The Order of Women Masons* which has admitted only women since 1935.

Freemasonry is not restricted to white Anglican Conservatives but open to any social class, occupation, race, colour, political persuasion or religion that professes a belief in a supreme being. Members have to be at least 21 years old, or 18 if at Oxford or Cambridge universities. Discussion on the so-called secrets of masonry and how to contact any of the 10,000 lodges in England & Wales is found in Family Tree magazine Vol 10 #2, p 18.

Examples of Masonic Charities include:

- *The Grand Charity* originated in 1727 and supports masons, their dependents and others in need.
- *Masonic Schools* - Royal Masonic Institution for Girls in 1788, and the RMI for Boys in 1798 which provided education for members' children throughout the British Isles (Chapman 1992). These were combined in the 1980s into the *Masonic Trust for Boys and Girls* which alleviates poverty and provides education for freemasons' and other children.
- *The Royal Masonic Benevolent Institution* has provided an *Asylum* for aged and decayed freemasons since 1836, and annuities since 1842.
- *The Royal Masonic Hospital* was in operation from 1913 until 1996.

Records are freely available in the museum and library at Freemasons Hall, Great Queen Street, London WC2B 5AZ. See their website at: **www.grandlodge-england.org/index.htm** & library catalogue: **www.freemasonry.london.museum** and much is on film as well. Along with the friendly societies and

others, lists of members had to be submitted to the quarter sessions from the 1790s and these provide a most useful entry point for the researcher see Gibson 1995. Examples of masonic records include:

- ❖ Who's Who in Freemasonry (Chart 39).

Chart 39: Who's Who in Freemasonry 1913-1914 Lever Press, London [Fiche 6091115(5)]

BENNETT, Rev, Bernard Callendar
Initiated in 1913 in the Hova Ecclesia Lodge No. 1466.
Born: Birmingham 1876.
Educated: King Edward VI High School, Birmingham; MA Cambridge (Selwyn College)(.Clerk in Holy Orders.
Address: St. John's Vicarage, Carlton Hill, Brighton.

BENNETT, James
Initiated in 1909 on Old Concord Lodge No 172.
Life Subscriber RMIG, RMIB.
Born 17 May 1879 Snaresbrook, Essex.
Married Ursula Augustus Carr Walton, eldest dau of the late Rev Lionel Walton, at St. John's, New Brunswick, 1912.
Served in the Imperial Yeomanry in South Africa 1900
Travelled: Canada, South America, South Africa.
Recreation: Golf.
Chartered Accountant, FICA.
Club: Constitutional
Address: 34 Nicholas Lane, Lombard Street, EC; 101 Fore Street, Montreal; Beaconsfield, PQ, Canada.

- Information on the New Masonic Library in Exeter is at: **http://www.pgldevonshire.org.uk/library.htm**
- Lodge histories, for example the History of the Lodge of Friendship No 6, Margate, Kent includes minutes, lists of members 1767-1947 and subscribers, and references to many individual masons (Rotch).
- Lists of freemasons in Cheshire 1799-1894 on films 2106918-9.
- The *Quatuor Coronati Lodge No. 2076* at Freemasons Hall is the historical branch and is especially helpful for emigrant and immigrant masonic ancestors. Their journal is called *Ars Quatuor Coronatorum.*

My Ancestor was a Freemason by Pat Lewis contains a wealth of information, with examples of certificates and jewels, and helps distinguish masonic and friendly society symbols and regalia. He describes precisely how to go about getting information on a masonic ancestor.

Friendly Societies

The growth of *Friendly, Benefit,* or *Provident Societies* was a direct result of the industrial and agricultural revolutions. Formerly agricultural labourers had usually worked on small farms and had a personal relationship with their employer, with some sympathy and practical assistance in times of illness, disability or death in the family. As farms became larger and machinery took over, relationships were more impersonal and eviction from tied cottages common, with starvation and the poor house very real possibilities.

Parishioners, and other groups such as railway workers, began to organize community self-help and so the friendly societies were formed, democratically choosing their own rules, contributions and benefits. There were thousands of such societies, some registered, others not; some local, others with branches all over the country. Some were linked with churches, especially Primitive Methodists, but most were not. Many did not last very long as the members gradually aged and *drew on the box*, but other societies were formed all the time. The government social reforms in the early to mid- 20th century obviated much of the need, often absorbing such societies into the state-administered schemes, but some societies are still very viable and do much good community work.

Friendly Societies filled the gap left by the demise of the social or religious guilds at the end of the Reformation and the craft guilds at the beginning of the eighteenth century. They would bury their dead, look after widows and orphans and relieve members in distress, especially as they moved around the country from lodge to lodge seeking work.

The Act of 1793 formalized the rules under which Friendly Societies could operate, but many had been in existence for over 50 years already. By 1803 about 38% of all families were involved with such a society but this varied between regions from 10% in Hampshire to 79% in Lancashire (Logan). Individual local groups started affiliating with similar ones to form Orders with a central elected coordinating body from about 1813; the local branches being then called *Courts* or *Districts*.

The two largest were the *Ancient Order of Foresters* and the *Independent Order of Oddfellows*.

Friendly societies attracted respectable working class men and were ostensibly set up to provide benefits during sickness and at a death. They would not have survived, though, without the social activities and feelings of comradeship engendered amongst groups of similar people. Membership not only gave security in time of need, but dignity and skill in the democratic running of branch affairs long before most men had a parliamentary vote.

There was a tendency for skilled workers to join certain groups and unskilled ones others, with the high fees charged by some of the former effecting a bar against ordinary labourers. Most friendly societies met in pubs, as these were often the only facilities available for meetings, with some inevitable problems ensuing. Horn (1999) has a lengthy discussion on these issues. Many held annual parades where they wore their sashes and held up banners, often culminating the day with a dinner to which their wives were invited.

As government social and health provisions were started so Friendly Societies declined in numbers, slowly during the first half and rapidly in the second half of the 20th century. They played an important role in the lives of the majority of the working-class and their records have been undeservedly neglected by historians of all stripes (Hey). Contemporary trade directories give particulars of local friendly societies, such as the *Fakenham Provident Society* noted in

White's Directory of Norfolk 1836 and shown in Chart 40.

Chart 40: Directory Information on a Friendly Society 1836 (from White's Directory of Norfolk)

The Fakenham Provident Society

The Society was formed in 1795 for the benefit of widows and orphans of deceased members, under the management of four trustees, a committee of 22 members, assisted by sub-committees in Norwich, Lynn, Yarmouth, Dereham, Holt, Swaffham, North Walsham, Downham and Docking. Treasurer: Gurney & Co. Secretary Mr. N. Raven of Whissonsett. The widows of deceased members of the Society who have subscribed for a space of two years are each entitled to an annuity. In 1834 annuities were paid to 245 widows & 44 orphans. At present there are 1,190 members.

Records of Friendly Societies may be with them if they still exist, or could be at local or county record offices, (for example the *Hampshire and General Friendly Society Collection* at:
www.hants.gov.uk/record-office/catalog/index.html, and some are undoubtedly still in private hands. Guildhall Library has records of a number that have flourished in the City of London and their website has a list of these. Some friendly societies converted into insurance companies thus their records will be held in company archives. Lists of members had to be submitted to the quarter sessions from 1793 (see Gibson 1995), and TNA has the Registry of Friendly Societies 1784-1999; these provide useful entry points for the researcher.

The kinds of records available for friendly societies include:

- Candidate's declaration of health (Chart 42).
- Lists of members, occupations and addresses and regular subscriptions paid.
- Minute books showing date of election of members, their addresses, occupations and sponsors (Chart 43).
- Trustees', landlords' and secretaries' names, addresses, occupations and bonds given (Chart 43).
- Certificates of membership which had a similar function to the *poor law indemnity certificate*, allowing the person to reside in a parish in which he was not settled; Logan has an illustration.
- Membership contribution cards.
- Nomination forms and other records concerning payments for sickness and death benefits.
- Records concerning the parts played by those serving in administration, particularly for long-serving ones.
- Medals, later known as *jewels*, awarded to those who performed valuable services, were engraved on the obverse with the recipient's name and reason for the award.
- Annual/quarterly/monthly reports/magazines/ directories giving information about *courts* or *lodges* and their officers, with biographies and engraved lined portraits of prominent members. Logan gives an example of such an illustrated biography. Births, marriages and deaths may also be reported in some detail.
- Published histories such as that for the Broadway (Somerset) Friendly Society 1836-1936 (Gibbery).

- Policies for Life Assurance in later years as the societies changed their focus; one for 1919-1929 is illustrated by Cole & Titford.
- The Articles upon the founding of the society give an idea of how it was run and the participation of members, as at Lindfield Sussex (Chart 41).

Chart 41: Articles of Lindfield Friendly Society circa 1757 [from Gosden]

ARTICLE I
That a society shall meet at the house of Thomas Finch at the sign of the Tiger in Lindfield town in the county of Sussex, the first Monday in every month, or where the majority shall think fit to keep the common stock. And their hours of meeting shall be from seven to nine in the evening from Lady Day to Michaelmas, and from six to eight from Michaelmas to Lady Day.

ARTICLE XI
That there shall be two feasts every year, and those feasts be holden on the first Thursday in July and January, and whenever the same shall be kept, each member shall pay one shilling; [that is to say] sixpence for their dinner, and sixpence for liquor.

Pat Lewis' guide to freemasonry also has illustrations pertaining to friendly societies, and Andrew Wood has written about friendly societies for agricultural labourers, sailors, construction workers, the chemical industry, boot and shoe making and iron and steel manufacture. Dennis describes the badges and regalia of Friendly and Fraternal Societies.

Some of the many Friendly Societies are:

✸ **Ancient Britons**
The Most Honourable & Loyal Society of Ancient Britons was established in 1714 and operated the *Welsh Charity School* in Gray's Inn Road, Finsbury and later in Ashford, Middlesex (Cole 1992).

✸ **Antediluvian Order of Buffaloes**
The *Royal Antediluvian Order of Buffaloes (Buffs)* was formed by stage-hands and theatre staff in London in 1822 and has a museum in Harrogate. For more information see their website at **http://www.raob.org**.

✸ **Druids**
The Ancient Order of Druids was founded 1781, and is a completely different organization than the Celtic-inspired one that meets at Stonehenge at the summer and winter solstices. It has evolved into various forms, including the *United Ancient Order of Druids* which financially assists members who are unable to work because of sickness or incapacity. Knight has further information.

✸ **Foresters**
The Ancient Order of Foresters was founded in 1834, but based on the *Royal Foresters* dating from around 1745, which assisted its members *through the forests of life*. By 1834 there were 358 branches or courts throughout Britain, and by 1868 membership was almost 350,000, and by 1900 almost a million. These were ordinary working people such as labourers, weavers, shoemakers, carpenters, factory workers or

railwaymen. It is still an active society and its history & publications can be found at:
http://www.foresters.ws/about_us_history.htm.
Audrey Fisk has rescued and collated the archives of the Foresters Friendly Society, which are housed at the main office at AOF Heritage Trust, College Place, Southampton SO15 2FE. These include

- Registers from 1793.
- Membership books and directories.
- Full details of expulsions (Sommers' article gives examples).
- Applications for relief (example in Sommers).
- Indexes to much of this material.
- Inexpensive publications such as *By the Members, For the Members* and *Grandfather Was in the Ancient Order of Foresters*.
- County record offices also hold Foresters' records.

A. Ron Jones comments on *Candidates' Declarations* from the mid-19th century for the court *Pride of Bentley* of the *Ancient Order of Foresters Friendly Society*. His illustrations give name, occupation, parish of residence, certificate of health from a doctor and certified date of birth of each applicant. (Chart 42).

Chart 42: Candidate's Declaration Ancient Order of Foresters 1886 [A. Ron Jones]

[Coat of Arms of Foresters]

Ancient Order of Foresters' Friendly Society
Court "Pride of Bentley" No. 5688
CANDIDATE'S DECLARATION

I, *James Spiers* by occupation a gamekeeper born in the parish of *Binsted* in the County of Hants on the *5th* day of *May 1854*, and now residing at *Binsted* being desirous of becoming a member of Court No. 5688, Branch of the Ancient Order of Foresters' Friendly Society, declare that I am in good bodily health and not habitually subject to any disease, and (if married) that my wife's name is [blank] and that her age is [blank] years, and that she is in good bodily health at this time; and I hereby agree that this declaration shall be the ground of contract between the said Court and myself, and if any of the statements herein contained be not true, the sum already paid or any further sums that may be paid by me to the said Court shall be forfeited, and myself deprived of all benefits or advantages from the said Court and the Order; and I further declare that I will conform to, and abide by all the Rules of the Court and of the Order, now in force, or hereafter to be enacted, or submit to the penalties therein contained.

As witness my hands this [blank] day of [blank]
[signed] *J. Spiers*

SURGEON'S CERTIFICATE

This is to Certify that I have examined the above-named James Spiers and find him in good health and of sound constitution.

As witness my hand this *28th* day of *April 1886*.
[signed] *Wm Kay* Surgeon

NB A Certificate of the Register if Birth must be produced with this declaration. The cost is One Shilling.
I hereby certify that James Spiers is registered as born on the 5th of May 1854. *H. Harbor, Registrar.*

✸ **Friendly Benefit Society (Bethnal Green)**
This was a Huguenot society founded in 1687 (as the *Society of Parisians*) in the east end of London. The membership was limited to 61 people who are listed annually in order of membership with fees paid, and the meetings were held at the Norfolk Arms public house.

- The extant records on films 1537750-1 include:
- Annual members lists 1797-1883.
- Admissions Book 1819-1864.
- Various minute books 1802-1912.
- Account books and ledgers 1832-1911.

Some items are shown in Chart 43.

Chart 43: Friendly Benefit Society Records
[Film 1537750]
Landlord's bond

Know all Men by these presents that I, George Needham of the Norfolk Arms of Williams Street in the Parish of Saint Matthew, Bethnal Green in the County of Middlesex do give Security in the sum of Fifty Pounds to the Senior Stockholder for the time being for the Box and its contents of the Benefit Society held at my House Meeting on the first Monday Evening in every Month Known by the Name of the Friendly Society Instituted in the Year 1687.
Witness my Hand this 2 day of December 1830.
George Needham

Chart 43: continued *Election of members*

1857 6 April Proposed by Mr Geo Ferry, Wm Goddard by trade a cabinet maker, 34 Turk St., Bethnal Green, aged 20 years.

1858 5 July Proposed by Mr Edw. Ferry, Tho Stillwell by trade a weaver, No. 24 Mape St., Bethnal Green, aged 23 years.

1858 5 July Proposed by Mr John Beckham, James Palmer by trade cooper, No 4 Cross St., Mape St., Bethnal Green, aged 25 years.

1858 5 July Proposed by Mr Tho Combs Seconded by Mr John Hill that all members arrived at the age of 65 years that he be exempt the call for Steward. Carried.

1858 2 Aug Proposed by Mr Tho King Forder Sam Ferry 14 Philpot St. Commercial Road East by trade a printer, aged 21 years.

1858 2 Aug Proposed by Mr Wm Stevens Wm Stevens by profession an agent Hackney Road, aged 22 years.

1859 7 March Proposed by Mr Keymer Henry Treadway by trade fancy trimming manufacturer, No 10 North Side Bethnal Green, aged 19 years.

1860 6 Feb Proposed by Mr Jan Handchure James Wallier by trade a pawnbroker No 18 Hertford Place Hagerston, aged 24 years.

✸ Frothblowers

Ye Anciente Order of Frothblowers was a unique and casual method of fund raising by working men by means of social drinking - beer & charity all at once! The system was promoted by brewers and upon payment of your AOFB sub[scription] with a coupon from a newspaper you received a pair of cufflinks. It was a very British take-off of the more serious Friendly Societies; the more people you signed up the higher you

were promoted up the ranks—*maybe reaching the giddy heights of Howling Gale or even Grand Typhoon* (Armstrong 1991, Thornton). However, they did do splendid benevolent work, establishing a children's heart hospital and assisting the Girl Guides, which they still do.

✸ Gardeners

The National United Order of Free Gardeners was established in 1820.

✸ Morganites

The Morganite Fraternity was re-formed in 1910 at Cymystwyth, a lead-mining village in Cardiganshire, Wales.

✸ Oddfellows

The Independent Order of Oddfellows commenced in 1813 and from 1851 had women's groups called *Rebekah Lodges*. A quite detailed history of Oddfellows and other friendly societies can be found at their site: **http://www.oddfellows.co.uk/index.htm**. The Oddfellows are one of the two largest friendly societies.

✸ Rechabites

The temperance society called the *Independent Order of Rechabites* was founded in 1835 and based on the teachings of Rechab of the Old Testament He was from a nomadic tribe hence the *Rechabites'* branches were called *tents*. A basic contribution of 2 shillings a year from those under 35 provided a death benefit of £5. Additional contributions of one penny a week earned sickness benefits of 2/6d per week. The Rechabites had a membership (including women) of over 137,000 in

1900 and also provided social activities for youth and adults. They recruited from the working class, but not the really poor who found *difficulty in achieving the regularity, punctuality and cleanliness insisted upon and whose lifestyle often contradicted the movement's teetotal principles* (Horn 1999). During the 20th century they have evolved into the Rechabite Friendly Society which offers Life, Endowment and Mortgage Protection Assurance. Knight has further information.

✸ Shepherds

Prime Minister William Gladstone was a member of the *Loyal Order of Ancient Shepherds* which was founded in 1826.

✸ Temperance Societies

Other *Friendly Temperance Societies* were the *Sons of Phoenix,* the *Sons of Temperance,* and the *Order of Good Templars* for both men and women founded (in England) in 1868 about which Lloyd-Smith has written a fascinating article.

Benevolent Societies

There were thousands of local benevolent groups during the 18th -20th centuries, some allied into national societies. Just a couple of the wide variety are noted here, but systematic survey of local sources in your area will uncover records of several which may be relevant to your family.

✸ Co-operative Societies

The Co-operative Movement grew from one small shop with four staple foods for sale and open two nights a week in Rochdale, Lancashire in 1844. The 28 weavers who started the co-op were committed to economic democracy to collectively operate it. Each member had one share and one vote. They concentrated on pure, unadulterated foods, a safe home for small savings, sharing in profits and finding work for unemployed members. The number of co-op stores grew quickly, and by 1900, 1,700,000 people in England were members of consumer co-ops like Rochdale. In the days of resale price maintenance, larger retailers like the co-op could make a good profit so cash refunds (dividends) were given to the members. My mother bought as many items as she could at the CWS (Co-operative Wholesale Society) as *divi* was earned on everything from fruit juice to funerals. Up to the mid-1950s after the days' purchases you lined up at a small booth where thin metal checks were issued for the total amount. Twice a year the *divi* rate was announced (about 10%) and the housewives lined up again for their cash, or saved it for a rainy day in their share account.

Records of the co-operative societies include:

- ✧ Lists of members' names, addresses and share account numbers.
- ✧ Records of participation in co-op sponsored cultural and educational activities.
- ✧ Magazines, for example *The Wheatsheaf* (later the *Co-operative Home Magazine*).
- ✧ CWS Annuals.

The original shop in Rochdale is now a museum for the movement and its history can be found at:
http://uts.cc.utexas.edu/~laurel/cooproots/history.html.
The Library of the Co-operative Union is at Holyoake House, Hanover Street, Manchester M60 0AS. and Lazell and Abraham are useful sources. For local societies do an online search with your town name and *co-op* or *co-operative society*, and contact the local archives and public library for the many histories that were written at the 150th anniversary in 1994.

✸ Dorcas Societies

Dorcas Societies, named after a benevolent needlewoman in the New Testament, were not officially friendly societies as they were women's groups who assisted the sick and destitute. Typically led by the minister's wife, sisters and daughters, Dorcas groups sewed garments and linens for confinements and other needs. A detailed examination of a Dorset village Dorcas Society is presented by Hunt.

Life Assurance Companies

The profitability of a life assurance company depended very much on its collection and analysis of data. An analysis of mortality rates for Northampton allowed the Equitable Company, founded in 1762, to be successful and, understandably, life assurance companies were enthusiastic supporters of population censuses. Life assurance companies were different from commercial insurance ones, as they tended to be organized as mutual societies, with the profits distributed amongst the members after paying administration costs.

The companies employed hundreds of local agents who visited homes at a regular time each week to collect the premiums, much as the friendly societies and industrial assurance companies had done. The curious reader will ask *Where did the early life agent (or census enumerator) keep his pen and ink?* From the late 1850s home delivery boys had used indelible pencils—you could always tell one by his black tongue! Writing policies on the doorstep required pen and ink and, in the absence of an expensive (and unreliable before the 1880s) fountain pen, the agent would use a steel nib pen with ink held in a thin piece of horn held by a clip in his lapel. This would be replenished with the eye-dropper top from his ink bottle carried in his pocket, a practice continued until the First World War (Shirley).

Types of Life Assurance

Life assurance policies are contracts requiring the insuring office to pay a sum of money after a certain period has expired or when the policy holder does. The certainty of payment makes life assurance different from other kinds of insurance. The main types of policies the researcher will see are:

- *Term (temporary) assurance* for payment if the insured dies within a fixed term.
- *Whole life assurance* for payment at death of the insured.
- *Endowment assurance* for payment at the end of a fixed period or earlier on death of the insured.

Life assurance companies also sell *annuities* where, for a payment of a lump sum or by installments, the company will make regular payments for a specific period, either starting immediately or at a later defined date (deferred).

Records of Life Assurance Companies

This large and little-used source of information on policy holders can give details not available elsewhere such as their health, movements, progression of their careers and habits. Extra premiums were charged for corpulence, intemperance, opium-eating and during residence overseas. Some records date back to the 16th century and the most well-documented early company was the *Amicable Society for a Perpetual Assurance Office*, chartered in London in 1706. Life Assurance was available for many special groups such as clergymen, doctors and lawyers. In 1845 the *Inland Revenue Life Assurance and Benevolent Fund Society* was set up to grant annuities and allowances to widows and orphans of Excise officers, and from 1849 it was extended to all Inland Revenue staff. This Society lasted until 1972 and membership registers from 1843-1966 are at TNA in class IR 92, see:
www.inlandrevenue.gov.uk/history/taxhis1.htm.
Cockerell and Green have a history of the various companies catering to all kinds of needs in the UK. Palgrave discusses the Pearl Life Assurance company's records.

Accident Insurance

The term *accident insurance* is used to cover all other types except marine, aviation, fire and life insurance. These include personal accidents, burglary, farming losses, glass windows, boilers and engineering, electrical plant, liability and many others. A succinct history of accident insurance is given by Cockerell and Green who also list the records and archival depositories of most of the companies involved in life and accident insurance.

Risk of accident to persons as well as to property has been insurable since the late 17th-century, with such schemes as assurance against ransom, venereal disease and impressment into the navy. It wasn't until the 19th century that a permanent market for personal accident insurance was developed. Since the business developed later than other forms of insurance it involved a wider geographic and social variety of people.

One of the perils of life in the mid-19th century was steam railway travel as shown in this interesting document evocative of the period from **www.mullockmadeley.co.uk**:

Railway Insurance Certificate issued by the Railway Passengers Assurance Company dated July 25th 1864, printed document with manuscript insertions, issued to Edward Wright, a commercial traveller, with an attractive engraved titlepiece featuring an early steam train, fine condition.

20th Century Insurance Developments

The 20th century has seen both government schemes for provision of health care and pensions for disabilities, illness and old age, as well as an expansion of private insurance firms catering to all manner of risks. New areas are of-course vehicle, home, aviation and travel insurance, and a growth in private health and pension provisions.

Health Insurance

Under the *National Insurance Act* of 1911 the large friendly societies, along with other major sickness benefits providers, were designated as *Approved Societies*. These Orders thus had both state and voluntary members. At this time the smaller local societies either chose to become part of a larger Order, or ceased to exist.

In 1948 the welfare state was introduced and friendly societies removed from health care provision. The major orders continued on a voluntary basis offering opportunities for self-improvement and service to the community.

Pensions

The British term OAP (*Old Age Pensioner*) originated with the 1908 Old Age Pension Act which allowed five shillings a week to those over 70 starting 1 Jan 1909. Michael Armstrong (2002) gives details of the *Daily Mail's* test case on basic expenses for pensioners at this time.

This pension was non-contributory and given to all British subjects and naturalized aliens of 20 years' residence except:

- Criminals whilst they were in prison and for 10 years thereafter.
- Single people already receiving 10/- or more per week from other sources.
- Couples whose income was 15/- or more.
- Lunatics.
- Anyone in receipt of poor relief (indoor or outdoor) disqualifying them from voting.
- Habitual idlers and work shirkers—those who had become indigent by their own wilful misbehaviour.
- Courts could also disqualify anyone convicted of an offence from receiving a pension for 10 years.

An OAP was also referred to as *superannuated man* which was defined as *doting, decrepit, time-worn, disqualified and unfit for service!* Later on the retirement ages were dropped to 65 for men and 60 for women, and the belittling tag *old age pension* was changed to *state pension* in 1946.

BUSINESS RECORDS

Business records are useful sources for any ancestor who was an *owner, director, investor, shareholder, manager, employee, customer* or *client, borrower, creditor* or *supplier of goods and services* (Probert). This covers a lot of ancestors, and whether you need specific information or simply background material about an ancestor's locality then the records of businesses and companies can provide details. Probert's book and the Watts brothers' article were written specifically for family historians and have large numbers of great examples of details given in business records.

Davies, in her work as researcher for an industrial historian, has found that business history is often indivisible from family history. Her article, although 40 years old, is still apposite and conveys the enthusiasm found in businesses to publish their history in order to gain prestige for their product or service. Her stories of rescuing archival material headed for the dumpster (tip) or boiler house, and the genealogical material contained therein, are well worth reading.

Armstrong & Jones is a useful overview of the origins, sources and uses of business documents in historical research.

Sole Traders & Partnerships

Until well into the 19th century most businesses operated as *sole traders* or *simple partnerships*, with registered companies hardly existing before 1900. The *articles of partnership* set out a definite period in which the two people would carry on the business, and at the expiry of this they would either dissolve the partnership or re-form it, perhaps under a new name. *The London Gazette* listed dissolutions from about 1750 (usually with the new partnership name) and there is a cumulative index for 1785-1811 at Guildhall Library. Benbrook describes the website of the London Gazette at: **http://www.gazettes-online.co.uk/**. To give an idea of numbers Camp (1999) states that there were over 1,800 partnerships dissolved in 1811 alone. Camp (2003) also writes on how our ancestors went about financing a business and mortgaging property.

Companies

There is an index to all presently-existing companies, including those dissolved in the previous 20 years, at Companies House in London. Search for records of 1.8 million companies at:
http://wck2.companieshouse.gov.uk/.

The registration number obtained there will give access to administrative records relating to owners, directors and sometimes shareholders. Other indexes of existing and dissolved companies are described by Orbell, and Probert. A good reference library will have *Who Owns Whom* which enables one to track down old firms which have been taken over or merged with new ones.

As an example, film 0087890 contains a list of railway shareholders for 1846 (Chart 44).

Chart 44: Railway Shareholders 1846

The Reference Number indicates which railway company.

NAME	DESCRIPTION	ABODE	REF #	£ total
DANCE, William	Artist	17 Park Place, Highbury	123, 279	5,000
DANDISON, William	Wine merchant	Barnsley	456	3,750
DANDO, Joseph	Hat manufacturer	Asby Down, Bristol	463	3,500
DANDO, Nathaniel	Hat maker	42 Cheapside	102	2,000
DARBYSHIRE, John jun.	Calico printer	9 St. John's Place, Manchester	507	2,500
DARGAN, William	Contractor	Belfast, Co Antrim	243	5,000
DARLING, James Stormonth	Writer to the signet	55 Northumberland St., Edinburgh	62	6,875
DASHWOOD, Charles James Augustus	Captain in the army	3 Westbourne St., Hyde Park, London	126	3,120
DASHWOOD, Francis	Gentleman	9 Seymour Place, May Fair, London	405, 435	7,600

Histories of Businesses

The Business Archives Council holds several thousand business histories covering all types of commerce and industry in the UK. Their general website is at **http://www.businessarchivescouncil.com/** and the index to their collection held at the University of Glasgow at **http://www.archives.gla.ac.uk/collects/catalog/asindexa.html**.

TNA research guide D122 is a useful digest of archives and sources for business histories. Dawe's classic article emphasizes how to trace London merchants and his sources are still relevant, but much has been done in preservation of business archives and indexing since 1952. Goodall and Zarach have bibliographies of British business histories.

A history written about a business will have plenty of names, not only of the bigwigs but also of employees and those who dealt with the firm. Some examples:

* *A History of Lewisham [Kent] Silk Mills* (Macartney & West) lists 44 poor girls aged 9-14 apprenticed in 1825 to the owner, Robert Arnold, from three Westminster parishes (St. Margaret & St. John; St. George Hanover Square; and St. Martin-in-the-Fields), Lambeth; and Woolwich. There is also a list of employees 1913-1915 and a history of the Stanton family.

- *Kenricks in Hardware: A Family Business 1791-1966* by Church contains eight generations of this West Bromwich, Staffordshire family with portraits, drawings, photos and maps.

- *From an Acorn to an Oak Tree* (Durtnell) is the story of a unique Kent house-building firm which has passed from father to son for 12 generations since 1591.

- *Essex and Sugar: Historic and Other Connections* (Frank Lewis) is a fascinating history, typical of hundreds of others giving the background to our ancestors' lives.

- *Savills: A Family and a Firm, 1652-1977* (Watson) includes three major businesses—a surveyor's firm, a brewery and the Shaw Savill and Albion Line of steamships. It includes genealogical tables and information on the related Swallow and Lydall families.

Business Registration & Licences

Licences for all kinds of businesses have been issued for hundreds of years, and although the actual licences may not survive the central register for them often does. A few examples which can be followed up mainly in local archives include:

- Pawnbrokers had to obtain an annual licence from the Inland Revenue— see Hudson and *The Pawnbrokers Gazette*.

- Registers of early car and motorcycle licences would be in county archives, as would those for sedan chairs, hackney carriages, horse cabs and 'flies'.
- Theatre licences.
- Fishing licences.
- Petroleum (gasoline) licences during wartime.
- And many others.

Registration of Companies started in 1844 for companies with 25 or more shareholders whose shares were freely transferable. The minimum number of shareholders was reduced to seven in 1856 and all existing companies had to re-register.

Partnerships and small companies do not appear in the Register of Companies but those from 1916-1981 may appear in the *Register of Business Names* at TNA, if they were trading under a name other than their own. TNA research guide D40 gives details of registration of companies and businesses.

Business Records

The largest listing of business archives is the *Business Index* at NRA (National Register of Archives) searchable at: **http://www.nra.nationalarchives.gov.uk**.

All administrative records of dissolved public companies and some private ones are here. Richmond & Stockford did a survey of one thousand of the companies registered between 1856 and 1900 (and still operating in 1980) in 1986, and a smaller directory was published by Richmond & Turton in 1992. County archives have many business records deposited by firms of solicitors (see Watts) or with family and estate papers. There is also the Stock Exchange's *Register of Defunct Companies*.

Business records contain a variety of useful items for the family historian in addition to the firm's business activities, including:

- Day-to-day happenings in the firm in ledgers, daybooks and registers.
- Career information such as hiring, promotion, disciplinary actions and salary.
- Correspondence concerning employees.
- House journals contain biographies, obituaries and miscellaneous family and firm events.
- Signatures.
- Mention of family relationships, places of residence and occupations.
- Long service awards, and continuity of service amongst members of a family group.

- Character references.
- Applications for employment.
- Information on customers.
- Parentage, date of birth and education of young people under age 18.
- Newspaper clippings of events.

A varied selection of examples follows:

- If your ancestor had business dealings with Parliament then they will be recorded, for example in the accounts (Chart 45).

Chart 45: Parliamentary Register Accounts 1799
[Thomson Gale website]

To make good to Robert HUDSON esq as a compensation for collecting papers necessary to form an appendix to the minutes of the evidence taken on the trial of Warren HASTINGS esq by order of the House of Lords	£547..12..0
To ditto to Mr. Richard JUPP and other architects, for making a survey at Somerset House	£800..1..0
To ditto to Mr. John SOANE, architect, for defraying the expences of journies to Winchester, to examine the state of the King's house there, and for making estimates and drawings of the necessary repairs.	£98..19..0

- The Staffordshire County Record Office guide contains just about anything you ever wanted to know (and some you didn't) about some farms:

Manor Farm, Alrewas (John Upton) - Sales book1854-1867, Outlay books 1854-1867, receipts and expenses ledger 1867-1879, Farm diary and cash account 1874-1875, bank receipts and payments books 1874-1879, sales and purchases account 1880, vouchers to account 1851-1873, wages books 1861-1863, memoranda books 1850-1875.

Hay Hill Farm, Biddulph Account for sale of effects 1896.

Forge Farm, Abbots Bromley (William Tompson) Accounts of produce sold and disbursements 1769-1795, general accounts 1758-1851, mares covered and cows bulled 1758-1765.

- The records of *Atherton Bros.* of Preston, Lancashire on fiche 6093006(1) contain letterbooks, production records, financial records and wages books 1882-1940.

- The business records for Fry's Chocolate Manufacturers 1819-1919 are on film 1788468 and include applications for situations 1865-1882, 1902-1915; girls employed 1892-1894; men and boys employed 1903-1919; wages books, management and office 1887-1890; and wages books, factory staff 1819-1871.

- Not to be outdone, the life of women workers at Cadbury's is described by Horn.

- Two illustrated articles depict the records of the biscuit (cookie) manufacturers Peek Freans. Wheaton describes a search in the firm's records at Reading University Archives, and Hibbert highlights Hannah Frean.

- A privately-held coppersmith's list of customers 1800-01 is transcribed in Genealogists' Magazine Vol 10 #10, page 361-363.

- Some starting points for searches for other types of businesses are in Chart 46, and an internet search will find many more.

The sections on the FHLC in which to find business records are LOCALITY - GREAT BRITAIN or ENGLAND or COUNTY or TOWN and then either - BUSINESS RECORDS AND COMMERCE or -INDUSTRIES.

Chart 46: Some Starting Points for Business Records

Business	Sources
Accounting	Habgood
Banking	Pressnell & Orbell describes existing records of over 600 British banks, whether surviving or defunct. Bank archivist Ashbee's insight and examples from famous families are excellent.
Book Trade	Weedon & Bott
Brewing	Richmond & Turton 1990
Chemicals	Morris & Russell
Clothing	Adburgham
Coal	D. Bevan; Benson, Neville & Thompson
Engineering	Lane; Institute of Civil Engineers.
Farming	Staffordshire County Record Office
Gas	Institution of Gas Engineers
Pharmaceuticals	British Industry Pharmaceutical Records Database at **www.wellcome.ac.uk/en/library**
Printing	Book Trade History Group at Reading University
Railways	Edwards; Richards
Road Transport	Lowe
Shipbuilding & Shipping	Ritchie; Mathias & Pearsall
Textiles & Leather	Royal Commission on Historical Manuscripts

Banking

The Bank of England was established in 1694, and local savings banks developed during the 18th century in most provincial towns. These had to register their rules, names of trustees and officers with the Clerk of the Peace from 1817, and from 1828 banks had to obtain the approval of Justices of the Peace.

In 1861 the Post Office Savings Bank was established for those of limited means. The minimum deposit was one shilling and the maximum £30 a year, with a total including interest of only £200 allowed. Names, addresses—including all changes as a person moved around, occupation and signatures (or marks) were recorded. PO Bank Books passed down through the family can be most useful to the family historian as Marion Lodey has illustrated.

At the British Library is a volume entitled *The Names and Descriptions of Proprietors of Unclaimed Dividends on Bank Stock and on The Public Funds Transferable at the Bank of England which became due between 31st December 1780 and the 31st December 1788, and remained unpaid on the 21st October 1791...* ...Examples of the contents are in Chart 47.

Chart 47: Unclaimed Bank of England Dividends
[digitized on Thomson Gale website]

Dividend	Date	To Whom Payable
1	July 1784	George BARBER of Monmouth St, Salesman deceased, John MORGAN of St. Giles cornchandler & Richard REMNANT of ditto carpenter.
1	July 1783	Ann BASTON, now wife of William SMITH of York vintner
1	Jan 1784	Captain John JONES 16th Regiment of Foot
1	Jul 1783	Richard JONES of Holborn, servant to Mr. Baskerfield
1	July 1786	Henry JUPP of Ockley. Surrey shopkeeper. deceased
8	Jan 1788	Elizabeth KNUTTON, St. James Market, widow, deceased and John WOODMAN, Cleveland Row gent.

Bankrupts

A distinction has first to be made between bankrupts and insolvent debtors:

- Only a trader owing more than £100 could declare *bankruptcy* until 1841; this sum was reduced to £50 from 1842-1861. The term *trader* included most skilled craftsmen but not farmers.
- Traders owing less than the specified amount, and those who were not traders but who could not repay debts of any amount, remained *insolvent debtors* and subject to indefinite imprisonment until 1869, and after that if fraud was established.

The distinction was abolished in 1861 and anyone could then declare bankruptcy.

TNA contains records of the names, addresses and occupations of those who overstretched themselves and went bankrupt. Records date from 1710, but the coverage is not complete until 1821. From 1842 there will also be records in local archives of cases heard in local bankruptcy courts; local newspapers are likely to record these happenings as well.

Bankruptcy was common—there were 87,000 cases between 1780 and 1842, and in 1811 alone there were over 4,500 bankruptcies listed in *The London Gazette*, with petitions for winding-up companies and notices relating to meetings of creditors etc. The latter publication does have some notices dating back to 1684, and is indexed from 1790.

There is also *Perry's Bankrupt and Insolvent Gazette 1828-1964*. Several consolidated lists of bankrupts have been published, (see Camp 1999, and FHLC for details). Shaw-Guisset has indexed 1851 and 1861 filed petitions from *The Jurist*, so there are plenty of indexes to unsuccessful tradesmen! An example of insolvency from a will is that of *Samuel Remnant of the parish of St. George, Surrey gentleman* (probated in PCC (Prerogative Court of Canterbury) in 1801 but unfortunately not stating when it was written), who declared that:

> *Whereas I have been confined in prison for debt at the suit of several persons for upwards of two years last past, the greater part of which time I was in the County Gaol of Newgate whereby I became greatly distressed and stood in need of the common necessaries of life and was not able to procure any support or assistance from any of my relatives except very trifling and but very small assistance from others except from my very good friends Henry Jones of Bloomsbury Square in the County of Middlesex esquire and Thomas Moore of New Inn in the same County gentlemen.....*

The Times newspaper has details of bankrupts and is now searchable online (Thomson Gale). In the Classified Advertising of 20 May 1825 (page 5, issue 12658, column B) appears a notice:

> ***MESSRS STRANGE, DASHWOOD & CO'S CREDITORS***
> *Notice is hereby given that the joint creditors of Messrs Strange, Dashwood, Agnew and Peacocke (formerly carrying on business as bankers under the firm of Strange, Dashwood and Co) who have proved their debts and executed the deed of trust dated the 19th day of July 1803, entered into by the said firm for the benefit of their creditors, may receive a fourth Dividend on One shilling in the pound on their respective debts.....*

Then on 15 Feb 1827 (page 3, issue 13203, Column C) is an article:

> ***STRANGE, DASHWOOD & CO'S BANKRUPTCY***
> *A meeting of the creditors under this bankruptcy was held at the Freemasons Tavern yesterday, pursuant to advertisements, for the purpose of receiving the report of the trustees, and of declaring a further dividend of 2s in the pound.....*
> Mentioned are *Mr. Dashwood's life interest in his wife's marriage settlement* and *Mr. Dashwood's advanced age* as well as the various suits and accounts.

For a history of debt and debtors see Barty-King, and for historical colour read Dickens' novel *Little Dorrit*. Useful TNA research guides on bankrupts from 1710 are L5 and L6.

Gentlemen's Clubs

The researcher will see reference to Gentlemen's Clubs, which are upper-class London clubs for those of similar tastes. They provided forums for discussion of politics, sports, and the arts as well as promoting business contacts. The researcher will see clubs noted in biographical notes, and as references to *my club* in personal correspondence. The most important, with their founding dates, are:

- *The Guards* (1810) for upper-crust conservatives.
- *The Travellers* (1819) originally for those having traveled more than 500 miles from London.
- *The United Services* for distinguished veterans.
- *The Atheneum* (1824) for respectable. Anglican intellectuals.
- *The Garrick* (1831) for actors and refined gentlemen.
- *The Carlton* (1832) for the politically conservative.
- *The Reform* (1836) for the politically liberal.
- *The Arts Club* (1863) for the arts.
- *The National Liberal* (1882) a metropolitan centre for liberals from all over the country.

There were many others with more specific sporting or business aims as well. Michael Gandy has more information about gentlemen's clubs.

Trade Directories

Contemporary local trade directories provide information on:

- What trade he did, in the alphabetical lists by surname.
- Those involved in a certain trade, under the trade categories.
- What the major trades in the area were, in the place descriptions.
- Possible employers in the locality.
- What institutions were in the locality, where they were situated and what they did, in the place descriptions.
- Specific companies and traders, in the advertisements, with illustrations often included.
- The general types of services, supplies and equipment offered by others in the same trade as your ancestor, in the advertisements.
- Changes in name, address and nature of a business over time, using a run of directories.
- Possible starting date of a business and ending of it by death, bankruptcy, sale or liquidation, using a run of directories.

The author's *Researching English Contemporary Documents* includes further details on trade directories and how to find and use them. The annual *Kelly's Business Directory* covers 82,000 businesses.

INTEGRATION OF RECORDS

Included here are those lists described in this volume, as well as a number of other taxes and which are described in other books in the English series, for example census returns, taxes and militia rolls and musters. In the following summary the most widely available nominal lists for genealogy are in **bold**. *Anything for your parish should be examined and could prove to be a gold mine.*

Chart 48: Taxes & Lists Timeline

DATE	MAIN TAXES & OTHER LISTS
Early - 1647	Church Rates (combined with Poor Rate in 1647)
1066-1609	Feudal Aids
Mediaeval 1996	**Tithes**
Mediaeval 20th c	**Burgess Rolls**
Mediaeval →	School Trustees lists
1202-1206	King John's Duty (customs)
1207-1332	Early Lay Subsidies
1275-1297	Ancient Custom (duties)
1303 →	New (or Petty) Custom
1327 →	Butlerage
1334-1623	Tenths and Fifteenths
1347-1455	Forced Loans
1377	**Poll Tax**
1379	**Poll Tax**
1381	**Poll Tax**
1404-1504	Income Tax
1440-1487	Alien Subsidies (poll tax on foreigners)
1475-1639	Benevolences
1496-1628	Forced & Privy Seal Loans
1511	Thirty Nine Articles of Faith (oath)

1513	Poll Tax
1522-1523	**Military Survey & Forced Loans**
1522-1527	**Tudor Lay Subsidies**
1522-1640	**County Militia Musters**
1522-1920	Treasury Books
1530s →	Licences for midwives, schoolmasters, physicians & surgeons
1543-1544	**Tudor Lay Subsidies**
1549	Sheep Tax
1552 →	Alehouse licences
1552-1772	Licences for badgers, hagglers & hucksters
1558-1625	**Certificates of Residence**
1559	Oath of Supremacy
1572-1677	Licences to pass beyond the seas
1601-1865	**Poor Rates (replaced by Union Rate in 1865)**
1604-1671	**Stuart Lay Subsidies**
1618-1688	Foreign Protestants & aliens registration
1634-1641	Ship Money
1641	**Poll Tax**
1641/2	**Protestation Returns**
1641-1642	**Collection in Aid of Distressed Irish Protestants**
1642-1680	**Monthly & Weekly Assessments**
1643	Vow and Covenant
1643-1644	Solemn League & Covenant
1647-1868	Church Rates a compulsory part of Poor Rates
1654 -1841	**Highway & Surveyors Rates**
Mid-17th c	**Freemasons started**
1655	Decimation Tax
1656-1799	Port Books (customs)
1660	Poll Tax
1660-1680	Hat duty
1660-1689	**Oaths of Supremacy and Allegiance to the Crown**
1661-1662	**Free & Voluntary Present to King Charles II**
1661-1834	**Royal Aids**
1662 -1738	**Constables Rates**
1662-1688	**Hearth Tax**
1663-1888	Turnpike Trustee lists

1666-1667	Poll Tax
1672	Declaration against transubstantiation
1672-1828	Test Act- for Catholics, and 1860 (Jews)
1673 →	Licences for lying-In hospitals
1673-1828	Sacrament Certificates
1676	Compton Census
1677	Poll Tax
1677-1678	Contributions to rebuilding St. Paul's Cathedral
1681	First fire insurance company
1681-1940	**City of London Freedom Records**
1688 →	Dissenters Meeting House licences and Nonconformist Chapel Trustees lists
1692-1963	Land Tax (most complete for 1780-1832)
1693	1st State Tontine
Late 17th c	Start of Life Assurance companies
1694	Poll Tax
1694	Bank of England established
1695-1696	Association Oath
1695-1706	**Registration (Marriage) Tax Inhabitants Lists**
1690s-1993	Lloyd's insurance company & 'names'
1696 →	Freeholders Lists (Jury Lists)
1696-1834	**House Tax**
1696-1851	**Window Tax**
1696-1868	**Poll Books**
1698	Poll Tax
1698 -1738	Gaol Rates
1702	Oath of Abjuration
1710-1863	**Sun Fire & Royal Exchange Fire Insurance Lists**
1710-1811	**Apprenticeship Indenture Duty**
1710	Records of bankrupts began
Early 18th c	Marine insurance risk books begin
1711-1960	Playing Cards & Dice Tax
1712-1855	Stamp Duty on Newspapers
1714-1715	Oath of Allegiance
1722	Oath of Allegiance
1724	Tea, coffee, cocoa and sugar duties commenced
1732	Salt Excise duty started

1739 →	County Rates
1745	Jacobite Rebellion loyalty lists
1745	1st State Annuity
1746	2nd State Annuity
1747-1782	**Carriage Tax**
c 1750	*London Gazette* starting listing business dissolutions
1750	**Lighting Rates**
1750-1799	**Friendly Societies records start, many continue today**
1750-1946	**Watching Rate**
1751	Tobacco and snuff duty began
1752-1828	Licenced victuallers required licences
1756-1777	Gold and Silver Plate Tax
1757	3rd State Annuity
1757-1876	**Militia Muster Rolls**
1765	Stamp Act (Duty for North America)
1766	2nd State Tontine
1773	Irish State Tontine
1775	Irish State Tontine
1777	Irish State Tontine
1777-1852	**Male Servants Tax**
1778	4th State Annuity
1779	5th State Annuity
1780-1832	**Land Tax returns most complete**
1783-1794	**Stamp Act Tax**
1784-1807	Game Duty
1784-1795	Flax Bounty
1784-1874	Horse Tax
1785-c1798	Shop Tax
1785-1792	Female Servants Tax
1786	Slaughterhouse licensing began
1788-1919	Refugee records
1789	3rd State Tontine
End 18th c-date	Trade Directories
1793-1869	Aliens Registration
1793-1882	Armorial Bearings Tax
1795-1861	**Hair Powder Tax**
1796-1882	Barge licences

1795-1871	Dog Tax
1796-1903	**Death (Estate, Probate or Legacy) Duty**
1797-1798	Clocks & Watches Tax
1799 →	Literary & Scientific Societies needed licences
1799-1802	**Income Tax**
1799-1869	Printing pres licences
Early 19th c	**Commutation of tithes started**
Early 19th - mid 20th century	**Burial Clubs**
1801	A few census returns with names exist
1803-1816	Income Tax
1810	First Gentlemen's Club
1811	A few census returns with names exist
1812	Gas service
1817	Savings banks start to register with Clerk of Peace
1821	Records of bankrupts coverage complete
1821	A few census returns with names exist
1828	Banks needed approval of JPs
1830-1914	Railway Trustees lists
1831	A few census returns with names exist
1832	**Parliamentary Reform Act-Electoral Registers (Voters Lists) commence**
1833	Water Rates
1834	**New Poor Law**
1835	Reform of franchise for municipalities
1836-1854	**Commutation of tithes completed**
1841	**Census**
1842-date	Income Tax
1844	Registration of businesses started
1844	First Co-operative Society
1849-1957	King/Queen's Bounty
1851	**Census**
1851-1924	**House Duty**
1852	Burial boards began in London
1853	Burial boards began elsewhere
1853-1949	**Succession Duty**
1858	**Civil administration of probate began**

1859-1907	Rifle Volunteers
1861	Post Office Savings Bank commenced
1861	**Census**
1865-1925	**Union Rates**
1870	School Board franchise
1870-1882	Gun Tax
1871 →	Licenced victuallers required licences
1871	**Census**
1873	**Return of Owners of Land**
1877 →	Electricity Rates
1879	Racecourse licences commenced
1880s-date	**London telephone directories**
1881	**Census**
1888	County Councils commenced
1891	**Census**
1894	Parish Councils began
1899	London Borough Councils instituted
1899-1901	Imperial Yeomanry
1901	**Census**
1907 - date	Territorial Army
1908-1924	Special reserve (from 1921 called the Militia)
1908-1946	**Old Age Pensions**
Pre-1909-1941	Excise duty on Medicine
1910	**Valuation Office Records**
1911	National [Health] Insurance Act
1916-1948	Betting duties
1916-1960	Entertainment duty
1916-1966	Gaming duties
1916-1993	Match and mechanical lighter duties
1918	**Absent Voters Lists began**
1919	**Most men; and some women over 30 in Electoral Registers**
1924-1953	Supplementary Reserve [Militia]
1925 -1990	General Rates
1926-1929	Unsuccessful betting duty
1928	**All women over 21 in Electoral Registers**
Pre-1929	Railway passenger duty
1940-1973	Purchase (Sales) Tax
1940-1945	Home Guard (Local Defence Volunteers)

1940s-date	Provincial Telephone Directories
1946	Old Age Pensions now termed State Pensions
1948	Welfare State introduced [Health coverage]
1952-1957	Home Guard (Local Defence Volunteers)
1957-1963	Television excise duty
1957-1967	Retail liquor licences required
1957-1985	Film levy
1961-1964	Television advertisement duty
1969	Age of majority and franchise reduced to 18
1973- date	Value Added Tax (VAT)
1975-date	Capital Transfer Tax (Probate & Succession)
1990	Poll Tax

The family historian should consult appropriate catalogues (FHLC, Smith's Inventory, county archives especially online catalogues, TNA and others) to find what lists of persons survive for the area and period of interest. Only the main, country-wide ones are discussed here, other local ones may exist and only the county archivist and local historian will have detailed knowledge of these.

Each list described herein has a limited amount of data; the determined researcher can ascertain a lot of information by looking at all available lists. A continuum of lists can suggest solutions for the two commonest problems in genealogy:

- Possible place of origin of antecedents suddenly arriving in a parish.
- Differentiation of people with common names by occupation or place of residence.

A collection of information from such lists will also give a host of other items of information:

- Who was the head of the household at a range of dates thus providing clues as to approximate year and parish of death.
- Actual addresses of family members.
- Social and economic status of households comparative to others at one time, or over the course of many years.
- Religious affiliation, with changes over time.
- Changes in the size and structure of buildings occupied.
- Occupations, meaning their actual trades rather than the company they belonged to, carried on at the place of residence and elsewhere.
- Changes in family size and structure over time.
- When to look for wills and who the eldest son or legatee was.
- Names of employers and employees.
- Where a person has moved to since his known place of christening or marriage.
- How long a family stayed in a particular place.
- A picture of the community in which your family lived.

Coverage in this volume has been of the most common lists. There are indubitably others compiled for a single purpose in a single parish. The researcher is encouraged to explore and utilize everything that is available for their parish of interest for a series of records is far better evidence than an isolated occurrence.

An indexed return for a whole county can be invaluable in locating prior abodes of ancestors who suddenly appear out of nowhere. They are not a complete census but will at least indicate areas where the surname appeared previously.

Much has already been indexed and this effort continues, giving invaluable aids to picking up the thread of a family again.

A comparison of lists taken for different purposes can find different members of the family for various reasons, as in Chart 49.

Chart 49: Dashwoods in Subsidy & Protestation Returns 1641-2

Note that not all returns are complete.

PARISH	SUBSIDY NAMES 1641	PROT NAMES 1642
Bicknoller	George DASHWOOD	--
Nettlecombe & Woodavent	Joan DASHWOOD wid Elizabeth & Robert DASHWOOD Rob DASHWOOD jun [collector is Robert Dashwood)	--
Sampford Brett		John DASHWOODE
Sampford Brett & Torweston	George DASHWOOD	--
Stogumber	---	Francis DASHWOOD Robert DASHWOOD Robert DASHWOOD
Watchet (St. Decumans)	George DASHWOOD	George DASHWOOD Henry DASHWOOD

Another useful series to use together are Poor Rates, Freeholders Books, Poll Books and Land Tax Assessments. They may not all survive for every year, but between them may produce a good picture of your family's annual economic ups and downs.

Compare the fire insurance policy here in Chart 37 with the plan of the pub in Chart 43 in the author's *Researching English Land Records*—they are both for the Red Lion Inn, Holborn. Was the 1814 lease re-conveyed to William Topping by 1820 or was he a subtenant required to take out fire insurance? How would you find out?

In 20th century research one can utilize street and telephone directories, newspaper announcements giving addresses and electoral rolls to advantage along with addresses from certificates. Texts explaining more about how to integrate different kinds of records include Unett & Tanner, Wagner, West (both Town and Village Records).

Some good examples of integration of records are:

- Morris' study of record linkage in 18th -century Stepney.
- Following the history of inns in Herne Bay using tax and licensing records (Gough).
- Using 18th century sources in London (Rooke-Matthews).
- Re-assembling a village around 1840 (Ken Morley).

More tax and business records can be found on **www.british-history.ac.uk**, and auction catalogue

descriptions at **www.durtnall.org.uk/Index.html**. Let's use everything we can to add flesh to the bones or, in the words of W.S. Gilbert, find corroborative detail to add artistic verisimilitude to your family history!

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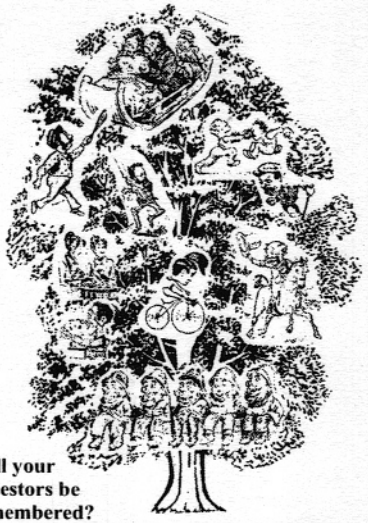

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